



Notice of Service of Process

LYN / ALL
Transmittal Number: 26547378
Date Processed: 03/14/2023

Primary Contact: Melissa Hairston
State Auto Financial Corporation
518 E Broad St
Columbus, OH 43215-3976

Electronic copy provided to: Andrea (State Auto)
Pamela Albery
Suzanne Landacre
Claim Service Dept
Emilee Hanson
Brittany Sheveland
Janet (State Auto)

Entity: State Auto Property & Casualty Insurance Company
Entity ID Number 3047578

Entity Served: State Auto Property & Casualty Ins. Co.

Title of Action: Dr. Gwin Anderson, OD vs. State Auto Property & Casualty Insurance Co

Matter Name/ID: Dr. Gwin Anderson, OD vs. State Auto Property & Casualty Insurance Co
(13773691)

Document(s) Type: Summons/Complaint

Nature of Action: Contract

Court/Agency: Weakley County Chancery Court, TN

Case/Reference No: 25552

Jurisdiction Served: Tennessee

Date Served on CSC: 03/13/2023

Answer or Appearance Due: 30 Days

Originally Served On: TN Department of Commerce and Insurance on 02/24/2023

How Served: Certified Mail

Sender Information: The Berkley Law Firm, PLLC
901-322-8706

Information contained on this transmittal form is for record keeping, notification and forwarding the attached document(s). It does not constitute a legal opinion. The recipient is responsible for interpreting the documents and taking appropriate action.

To avoid potential delay, please do not send your response to CSC

251 Little Falls Drive, Wilmington, Delaware 19808-1674 (888) 690-2882 | sop@cscglobal.com



March 06, 2023

State Auto Property & Casualty Ins. Co.
2908 Poston Avenue C/O C S C
Nashville, TN 37203
NAIC # 25127

Certified Mail
Return Receipt Requested
7020 1290 0001 6213 1483
Cashier # 230557

Re: Dr Gwin Anderson Od V. State Auto Property & Casualty Ins. Co.

Docket # 92Cv12023Cv25552

To Whom It May Concern:

Pursuant to Tennessee Code Annotated §56-2-504 or § 56-2-506, the Department of Commerce and Insurance was served February 24, 2023, on your behalf in connection with the above-styled proceeding. Documentation relating to the subject is herein enclosed.

Designated Agent
Service of Process

Enclosures

cc: Chancery Court Clerk
Weakley County
P O Box 197, 116 W. Main St., Ste 301
Dresden, Tn 38225

Weakley County Chancery PO Box 197 116 West Main Street Dresden, TN 38225 (731)364-3454	STATE OF TENNESSEE CIVIL SUMMONS page 1 of 1	COPY Case Number 92CH1-2023-CV-25552		
DR GWIN ANDERSON OD vs STATE AUTO PROPERTY AND CASUALTY INSUARANCE CO (et. al)				
Served On: <table border="1"> <tr> <td data-bbox="77 427 370 544"> STATE AUTO PROPERTY AND CASUALTY INSUARANCE CO NAIC CO CODE: 25127 </td> <td data-bbox="370 427 1500 544"> 500 JAMES ROBERTSON PARKWAY Nashville, TN 37243 </td> </tr> </table>			STATE AUTO PROPERTY AND CASUALTY INSUARANCE CO NAIC CO CODE: 25127	500 JAMES ROBERTSON PARKWAY Nashville, TN 37243
STATE AUTO PROPERTY AND CASUALTY INSUARANCE CO NAIC CO CODE: 25127	500 JAMES ROBERTSON PARKWAY Nashville, TN 37243			

You are hereby summoned to defend a civil action filed against you in Weakley County Chancery, Weakley County, Tennessee. Your defense must be made within thirty (30) days from the date this summons is served upon you. You are directed to file your defense with the clerk of the court and send a copy to the plaintiff's attorney at the address listed below. If you fail to defend this action by the required date, judgment by default may be rendered against you for the relief sought in the complaint.

Issued: 2/17/2023

Marc E. McGee
 Clerk / Deputy Clerk - Weakley County Chancery



Attorney for Plaintiff: DRAYTON BERKLEY
1255 LYNNFIELD ROAD SUITE 226, Memphis, TN 38119

NOTICE OF PERSONAL PROPERTY EXEMPTION

TO THE DEFENDANT(S): Tennessee law provides a ten thousand dollar (\$10,000) personal property exemption as well as a homestead exemption from execution or seizure to satisfy a judgment. The amount of the homestead exemption depends upon your age and the other factors which are listed in TCA §26-2-301. If a judgment should be entered against you in this action and you wish to claim property as exempt, you must file a written list, under oath, of the items you wish to claim as exempt with the clerk of the court. The list may be filed at any time and may be changed by you thereafter as necessary; however, unless it is filed before the judgment becomes final, it will not be effective as to any execution or garnishment issued prior to the filing of the list. Certain items are automatically exempt by law and do not need to be listed; these include items of necessary wearing apparel (clothing) for your self and your family and trunks or other receptacles necessary to contain such apparel, family portraits, the family Bible, and school books. Should any of these items be seized you would have the right to recover them. If you do not understand your exemption right or how to execute it, you may wish to seek the counsel of a lawyer. Please state file number on list.

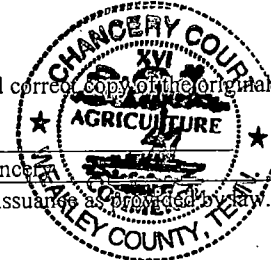
Mail list to Regina VanCleave, Weakley County Chancery Clerk, Weakley County
PO Box 197
116 West Main Street
Dresden, TN 38225

CERTIFICATION (IF APPLICABLE)

I, Regina VanCleave, Weakley County Chancery Clerk of Weakley County do certify this to be a true and correct copy of the original summons issued in this case.

Date: 2-17-23

Marc E. McGee
 Clerk / Deputy Clerk - Weakley County Chancery



OFFICER'S RETURN: Please execute this summons and make your return within ninety (90) days of issuance as provided by law.

I certify that I have served this summons together with the complaint as follows:

Date: _____

By: _____
 Please Print: Officer, Title

Agency Address _____

Signature _____

RETURN ON SERVICE OF SUMMONS BY MAIL: I hereby certify and return that on _____, I sent postage prepaid, by registered return receipt mail or certified return receipt mail, a certified copy of the summons and a copy of the complaint in the above styled case, to the defendant _____. On _____ I received the return receipt, which had been signed by _____ on _____. The return receipt is attached to this original summons to be filed by the Court Clerk.

Date: _____

Notary Public / Deputy Clerk (Comm. Expires _____)

Signature of Plaintiff _____

Plaintiff's Attorney (or Person Authorized to Serve Process)

(Attach return receipt on back)

ADA: If you need assistance or accommodations because of a disability, please call Courtney McMinn, ADA Coordinator, at (731)364-3455

Rev. 8/05/10

**IN THE CHANCERY COURT OF WEAKLEY COUNTY, TENNESSEE FOR
THE TWENTY-SEVENTH JUDICIAL DISTRICT AT DRESDEN**

DR. GWIN ANDERSON, OD

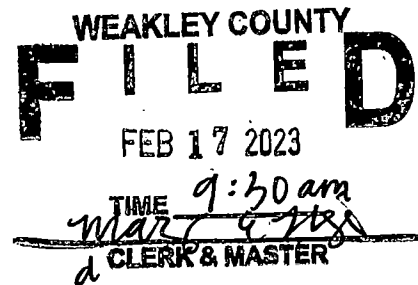
Plaintiff,

CASE NO. 25552

V.

STATE AUTO PROPERTY &
CASUALTY INSURANCE CO,

And ~~Engle Martin Associates~~
Young and Associates (AP)
~~Engle Martin Associates~~
Defendant,



COMPLAINT TO COMPEL APPRAISAL AND BREACH OF CONTRACT

Comes now, Plaintiff, by and through counsel, and requests this Honorable Court to select an umpire and order the carrier to comply with the appraisal provision without interference and as required in the insurance contract; and does show this Honorable Court the following:

1. Dr. Gwin Anderson, OD "Plaintiff", is an individual conducting the business of property management and owns the insured premises locations 119 N Poplar Dresden, TN 38225 and 121-126 N Poplar Street Dresden, TN 38225 covered by businessowners policy No. BOP9592386.

1 For purposes of judicial economy, only the Declarations Page and Appraisal provision of the policy are attached as collective Exhibit "1", to preclude the necessity for the Judge to "rifle through" a voluminous policy to locate the limited provisions relevant to this proceeding.

2. State Auto Property & Casualty Insurance Company (“Defendant”) NAIC Code is a foreign corporation that conducts the business of insurance in Tennessee and can be served through the Commissioner of Insurance at 500 James Robertson Parkway, Nashville, Tennessee 37243 pursuant to Tenn. Code Ann. § 56-2-504. Defendant is responsible for the actions of Young & Associates consultants Chris Williams and Matt Buckner, via operation of the doctrines of *respondent superior*, actual or apparent agency, employer-employee or master –servant.

3. Chris Williams and Matt Buckner are believed to be adult resident citizens of Tennessee whose business address is 3102 West End Ave # 175 Nashville, Tennessee 37203, and both may be served with process by any means authorized by Rule of the Tennessee Rules of Civil Procedure.

3. Defendants issued Policy No. BOP9592386 to Plaintiffs providing coverage for direct physical loss caused by a tornado occurring at insured locations 119 N Poplar Dresden, TN 38225 and 121-126 N Poplar Street Dresden, TN 38225, and was in effect on the date of loss of December 10, 2021, with all of the locations assigned the Claim No. PR-0000000-400470. Excerpts of the policy (declaration pages, Appraisal, and Loss provisions) are attached herewith as collective Exhibit “1”.

4. Defendants have extended coverage and paid certain amounts for tornado damages at each location, yet Plaintiffs Public Adjuster and Defendants estimates to repair the damage were markedly different.

5. Defendants retained the services of Young & Associates, who operated as an agent of Defendant to inspect the property in early May 4, 2022, and consultant Chris

Williams and engineer Matt Buckner met with Plaintiffs Public Adjuster to determine the cause and cost of the damaged properties.

6. Defendants Engineer, Matt Buckner inspected the property and issued a comprehensive report (See Exhibit “2”) so wrought with misinformation, falsehoods and outright engineering malpractice; that the Public Adjuster was able to refute the report in its entirety with a side by side rebuttal (See Exhibit “3”) and requested the Defendant retract the report, but they refused; and did so to deny payment of policy benefits to the Plaintiffs, despite having the PA rebuttal, whose estimate and photographs clearly showed Matt Buckner refused to acknowledge or document blatant damages on all of the buildings after being advised of the same.

7. As a result of the May 4, 2022, inspection, Chris Williams submitted his findings through an estimate he prepared for approximately \$ 93,741.36, and did so being in possession of the estimate Public Adjuster William Griffin, had submitted with supporting documentation exceeding policy limits. See Exhibits “4” and “5”.

8. Due to insufficient payments and Defendants refusal to retract their erroneous findings, Plaintiffs submitted a written demand for appraisal to determine the respective amounts of loss at all locations on July 15, 2022, naming therein an impartial and competent appraiser, and pursuant to the policy term of appraisal,

9. In response to the demand Defendants adjuster, Jennifer Stivers, sends a letter dated July 22, 2022, naming their appraiser, but also labeled it as a partial declination of coverage; in which she listed many “potential” exclusions but did not actually specify or identify a single exclusion that would applies to this loss. Stivers also made many material misrepresentations of policy coverage and provisions and conflated the conditions as

causes of loss that she knew were not applicable and not part of the actual insurance contract with Plaintiffs. (See Exhibit “6”) and all of her attempts to hijack the appraisal process and misrepresentations of material facts are refuted in detail in the Public Adjuster’s reply to the letter, and attached herewith as Exhibit “7” and further refuted by Plaintiffs sworn affidavit of the conditions prior to the loss. See Exhibit “8”.

10. All conditions precedents for the parties to choose an umpire have occurred, yet and the process cannot proceed as mandated by the policy.

COUNT I. APPOINT UMPIRE

11. The policy appraisal provision provides as follows:

Appraisal

If we and you disagree on the amount of loss, either may make written demand for an appraisal of the loss. In this event, each party will select a competent and impartial appraiser. The two appraisers will select an umpire. If they cannot agree, either may request that selection be made by a judge of a court having jurisdiction. The appraisers will state separately the amount of loss. If they fail to agree, they will submit their differences to the umpire. A decision agreed to by any two will be binding. Each party will:

- a. Pay its chosen appraiser; and
- b. Bear the other expenses of the appraisal and umpire equally.

If there is an appraisal, we will still retain our right to deny the claim. See Exhibit “1”

12. Both parties are entitled to an expeditious appraisal, pursuant to the policy language, with two competent appraisers and an impartial umpire, as these three are essential to an effective and fair process to determine the correct amounts of loss.

II. UMPIRE QUALIFICATIONS

13. Although the policy provision does not outline the criteria to be used in the umpire selection process “Generally accepted insurance principles dictate only that ‘an umpire selected to arbitrate a loss should be disinterested, unprejudiced, honest, and competent.’”

Brothers v. Generali Us. Branch, No. CIV.A. 1:97-CV-798-MHS, 1997 WL 578681, at *3 (N.D. Ga. July 11, 1997) (quoting 6 Appleman, Insurance Law and Practice § 3928, at 554 (1972)). The umpire "should be impartial, honest, and competent..... " Corpus Juris Secundum, Insurance § 1897 (2011) See, e.g., 6 Appleman, Insurance Law and Practice § 3928, at 554 (1972); Corpus Juris Secundum, Insurance § 1897 (2011).

14. Petitioner proposes the individuals who are well qualified, have no business or personal relationships with either party, and meet the criteria described herein.

- a) **Scott Heidelberg – TN – Certified PLAN Ump/Appr- CV attached**
- b) **Andy Fraraccio – Intrust Claims – CV attached**
- c) **Zach Baker – TN - The David Group - Certified Umpire – CV attached**
- d) **Mary Jo O’Neal – TN/Ind. Adj./- Certified Umpire-CV attached.**
- e) **Scott Perkins – TN /General Contractor– CV attached**

15. This Honorable Court is authorized by the mutual consent of the parties’, and as outlined in the policy appraisal provision, to choose an impartial umpire and/or a competent appraiser, if necessary, upon the request of either party.

COUNT III. BREACH OF CONTRACT

16. The Plaintiff incorporates the foregoing allegations as if fully set forth herein.

17. Defendant has materially breached the contract by refusing to pay the amounts owed to Plaintiff for the Loss pursuant to the insurance coverage afforded by the Policy.

18. Defendant breached its contractual obligations by failing to properly and reasonably inspect the Properties, failing to identify heavily damaged items, and failing to pay for cost related benefits to properly repair the Properties, as well as for losses associated with the subject loss event, including substantial business interruption costs.

18. Defendant materially breached the contract specifically by ignoring the objective evidence, affidavits, report rebuttals, photographs refuting the Young & Associates engineer report and consultant estimates, and overwhelming proof of the tornado damage to the Properties roofing systems and exterior claddings.

19. Defendant breached the contract by continuing to rely solely on the Young & Associates report and estimate after being made aware of their errors, and wrongfully denied the major portions of Plaintiff's claim, under paid the remainder, and refused to issue the prompt and fair payment Plaintiff was rightfully owed under the Policy.

20. This Honorable Court is authorized by the mutual consent of the parties', and as outlined in the policy appraisal provision, to choose a competent and impartial umpire and/or a competent im

COUNT IV. PUNITIVE DAMAGES

21. The Plaintiff incorporates the foregoing allegations as if fully set forth herein.

22. Defendants conduct was reckless in light of the foregoing allegations and entitles Plaintiff to an award of punitive damages.

COUNT V. FRAUDULENT INSURANCE ACT

23. The Plaintiff incorporates the foregoing allegations as if fully set forth herein.

24. Defendants staff adjuster, Jennifer Stivers, made false statements and material misrepresentations of facts and policy coverage terms to the insured and Plaintiffs insurance professional / practitioner, in her July 22, 2022 letter, by stating in the opening paragraph that, "*State Automobile Mutual Insurance Company ("State Auto") is in receipt of your correspondence dated July 19, 2022, wherein a demand for appraisal is made arising out of an alleged date of loss of December 10, 2021. While State Auto will proceed*

in accordance with the policy, there are genuine questions of coverage and State Auto reserves all rights under the Policy regarding coverage, including the right to maintain its coverage decisions outlined in this correspondence to you, the insureds and/or their agents, servants or employees.”, and in the first paragraph on pg .2, Stivers attempts to circumvent the appraisal process by stating, “ *Mr. Betts is authorized to retain any and all outside consultants he believes can assist in determining the amount of loss, and to the extent necessary in determining causation.”*; and in the second paragraph on pg. 2, of the letter, she again provides material misrepresentation of coverage and terms, stating, “*To the extent Mr. Betts is unable to obtain cooperation from your appraiser in compliance with the Policy conditions, he is further authorized to coordinate directly with the umpire to establish an appraisal protocol that sets the scope of the appraisal, and to submit his findings to the entire appraisal panel”*; and Stivers adds even more falsities by stating on pg . 7 that, “*Because you have invoked appraisal, be assured it is State Auto’s intention to participate in good faith and work to resolve as many amounts of loss disagreements as possible. However, if an appraisal award is (1) made without authority, (2) the result of fraud, accident, or mistake, or (3) is not in compliance with the requirements of the Policy, it is not valid and can be overturned. To that end, you should be aware that knowingly including damages in an appraisal award that are not covered losses, or appointing an appraiser who is not “competent and impartial”, may cause any appraisal or resulting award not to be in compliance with the Policy.”*; and Stivers knew full well that all of these statements were untruthful misrepresentations of policy coverage and that she was intentionally conflating and presenting existing conditions as actual causes of loss, and that none of the potential exclusions she listed in the letter actually applied to the loss, nor had

any of them been claimed or submitted to Defendants; as such, Mrs. Stivers actions constitute violations of the Fraudulent Insurance Act found at §56-53-103(a)(1) and has wrongfully delayed or denied the payment of insurance benefits to Plaintiff. A copy of this letter is incorporated herein by reference as Exhibit “6”.

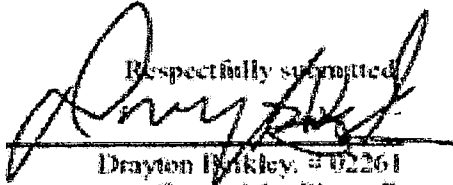
25. On June 21, 2022, Chris Williams, who on information and belief is a resident of the State of Tennessee, and whose business address is 3102 West End Ave, # 175 Nashville, TN 37203, while in the Course and scope of his employment with Defendants, presented false information to an insured and an insurance professional related to an insurance claim payment by presenting information and representations, the falsity of which he recklessly disregarded knowing that the Metal canopy on the front of the building was heavily damaged, yet he states in his estimate that, “*no damage was observed*”, when the damage was clearly visible to anyone walking along the sidewalk; and Williams presented his estimate knowing full well that it failed to include necessary or identify damage that had been attested to by the Public Adjuster, Plaintiffs, and tenants, including the State Auto insurance agent that occupies 125 Poplar Street unit. As such, Mr. Williams actions constitute violations of the Fraudulent Insurance Act found at §56-53-103(a)(1) and have wrongfully reduced the amounts, delayed, and denied the payment of benefits to Plaintiff. A copy of his estimate is attached incorporated herein by reference as Exhibits “4”.

26. On June 21, 2022, Matt Buckner, P.E, who on information and belief is a resident of the State of Tennessee, and whose business address is 3102 West End Ave, # 175 Nashville, TN 37203, while in the Course and scope of his employment with Defendants, presented false information and engineer findings to an insured and an insurance professional related to an insurance transaction and claim payment by presenting

information and representations, the falsity of which he recklessly disregarded knowing that “*no damage was observed*”, when the damage was clearly visible to anyone walking along the sidewalk; and Buckner presented his report knowing full well that it failed to include truthful representations of the actual damages that had been attested to by the Public Adjuster, Plaintiffs, and tenants, including direct testimony he received from the State Auto insurance agent that occupies 125 Poplar Street unit. As such, Mr. Buckners actions constitute violations of the Fraudulent Insurance Act found at §56-53-103(a)(1) and have wrongfully reduced the amounts, delayed, and/or denied the payment of benefits to Plaintiff. A copy of the report and rebuttal is attached incorporated herein by reference as Exhibits “2” and “3”.

27. The actions of State Auto, Stivers, Williams, and Buckner are part of a pattern or practice of violating the Fraudulent Insurance Act that entitles Plaintiffs to treble damages.

WHEREFORE, ALL PREMISES CONSIDERED, PLAINTIFF requests the court enter an order appointing a competent and impartial umpire, award pre-judgment interest, post-judgment interest, compensatory damages, attorney fees, treble damages, and other damages and expenses as authorized by Tenn. Code Ann. §56-53-107 of no less than THREE MILLION DOLLARS AND punitive damages of no less than TEN MILLION DOLLARS.

Respectfully submitted,

Drayton Berkley, #02261
Counsel for Plaintiffs
The Berkley Law Firm, PLLC
1255 Lymfield Road Ste 226
Memphis, TN 38119
Phone: 901-322-8706
attorneyberkley@gmail.com

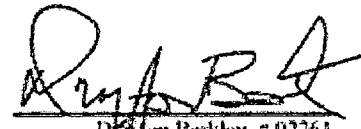
CERTIFICATE OF SERVICE

I do hereby certify that the foregoing document has been served upon the counsel of record or parties pro se in this cause, and as follows:

Department of Commerce and Insurance
Attn: Service of Process
500 James Robertson Pkwy
Nashville, TN 37243
P: 615.532,5260
E: Service.Process@tn.gov

Matt Buckner
Chris Williams
Young & Associates
3102 West End Ave, # 175
Nashville, TN 37203
insuranceadjustermike@gmail.com
Consultants for Defendants

This, 16th day of February, 2023



Don Berkley, # 02261
Counsel for Plaintiffs
The Berkley Law Firm, PLLC



Declarations

BOP 9592386 22

BUSINESSOWNERS SPECIAL PROPERTY COVERAGE DECLARATIONS

DESCRIPTION OF PREMISES	Premises 0001	Building 001
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Building Address

121-123-N Poplar St
Dresden, TN 38225

Construction/Protection Class

Construction: Joisted Masonry
Protection Class 06

CLASS CODE	OCCUPANCY
65198	Office - Building (Lessor's Risk Only)

COVERAGE DESCRIPTIONS

COVERED PROPERTY	LIMIT	THEFT COVERAGE	LOSS PAYMENT BASIS	AUTOMATIC INCREASE %	PREMIUM
Building	\$488,489	Yes	Replacement Cost	4	\$1,991

Property losses are subject to a \$1,000 deductible except as otherwise noted.

PREMISES 0001 BUILDING 001		EXTRA COVERAGE PREMIUM
COVERAGES	LIMIT	
Ord/Law: Demolition Cost	\$10,000	Included
Ord/Law: Increased Cost of Constr	\$10,000	Included
Terrorism-Building	\$488,489	\$14

See **Policy-Wide Coverages** for additional valuable coverages.



BOP 9592386 22

BUSINESSOWNERS SPECIAL PROPERTY COVERAGE DECLARATIONS

DESCRIPTION OF PREMISES	Premises 0002	Building 001
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Building Address119 N Poplar
Dresden, TN 38225**Construction/Protection Class**Construction: Joisted Masonry
Protection Class 06

CLASS CODE	OCCUPANCY
65198	Office - Building (Lessor's Risk Only)

COVERAGE DESCRIPTIONS

COVERED PROPERTY	LIMIT	THEFT COVERAGE	LOSS PAYMENT BASIS	AUTOMATIC INCREASE %	PREMIUM
Building	\$142,929	Yes	Replacement Cost	4	\$583

Property losses are subject to a \$1,000 deductible except as otherwise noted.

PREMISES 0002 BUILDING 001		EXTRA COVERAGE PREMIUM
COVERAGES	LIMIT	
Ord/Law: Demolition Cost	\$10,000	Included
Ord/Law: Increased Cost of Constr.	\$10,000	Included
Terrorism-Building	\$142,929	\$4

See **Policy-Wide Coverages** for additional valuable coverages.



BOP 9592386 22

FORMS AND ENDORSEMENTS

APPLICABLE TO THE BUSINESSOWNERS SPECIAL PROPERTY COVERAGE

NEW	FORM OR ENDORSEMENT AND EDITION DATE	ENDORSEMENT TITLE (Only the endorsement titles are shown below, please review the form for a complete description of coverage.)
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BP 00 02 12 99	Businessowners Special Property Coverage Form
BP 04 34C 01 97	Computer Coverage
BP 04 46C 01 96	Ordinance or Law Coverage
BP 21 02 07 00	Appurtenant Structures
BP 21 03 07 00	Arson and Theft Reward
BP 21 06 07 00	Business Income Changes-Beginning of the Period of Restoration (Adjustment of Waiting Period)
BP 21 18 07 00	Exhibitions/Fairs/Sales Samples
BP 21 21 07 00	Fire Extinguisher Recharge Expense
BP 21 25 07 00	Inventory and Appraisals
BP 21 28 07 00	Lock and Key Replacement
BP 21 31 07 00	Newly Acquired or Constructed Buildings
BP 21 32 07 00	Premises Boundary
BP 21 48 09 10	Business Personal Property - Automatic Increase
BP 21 71 11 02	Limited Coverage for Fungi, Wet Rot, Dry Rot and Bacteria
BP 21 72 11 02	Exclusion - Fungi, Wet Rot, Dry Rot and Bacteria
BP 05 23C 01 15	Cap On Losses From Certified Acts of Terrorism

*Indicates a new form has been added or a replacement form has been substituted for one of an earlier edition. Please retain all forms.



MOBDEC BOP 9592386 22 03/21/2021 WFS ANDE CPP * R 41DRES0004995 038225

BOP 9592386 22**ADDITIONAL INTERESTS/INSUREDS
BUSINESSOWNERS SPECIAL PROPERTY COVERAGE**

MORTGAGEE	ORDER	LOC/BLDG
SIMMONS BANK PO BOX 9067 PINE BLUFF, AR 71611	1st Mortgagee	0001 / 001



BOP 9592386 22

BUSINESSOWNERS SPECIAL PROPERTY COVERAGE DECLARATIONS

Coverages provided by your Businessowners Policy are described in the coverage forms and endorsements attached to your policy and identified in these declarations. The most we will pay for any one occurrence is the greatest of the applicable limit of insurance shown below. Higher limits shown below supersede limits for the same coverage described in the coverage forms and endorsements.

See coverages per building for additional valuable coverages.

POLICY-WIDE COVERAGES	LIMIT	PREMIUM
Accounts Receivable	\$5,000 In/\$2,500 Out	Included
Appurtenant Structures	10%/\$10,000	Included
Arson and Theft Reward	\$5,000	Included
Building Limit Automatic Increase	4%	Included
Business Inc-Wait Period 72 hours	Actual Loss - 12 mos.	Included
Business Income-Extended	30 Days	Included
Business Inc-Ord Payroll Ext	60 Days	Included
Bus. Pers. Prop. Seasonal Increase	25%	Included
Computer Coverage	\$2,000	Included
Debris Removal	25%/\$10,000	Included
Exhibitions/Fairs/Sales Samples	\$5,000	Included
Fire Department Service Charge	\$1,000	Included
Fire Extinguisher Recharge	\$2,500	Included
Forgery and Alteration	\$2,500	Included
Inventory and Appraisals	\$1,000	Included
Lock Replacement	\$500	Included
Money Orders/Counterfeit Currency	\$1,000	Included
Money and Securities*	\$10,000 In/\$2,000 Out	Included
Newly Acquired or Constructed Bldgs	\$500,000/120 Days	Included
Outdoor Property	\$2,500/\$500	Included
Outdoor Signs*	\$5,000	Included
Personal Effects	\$2,500	Included
Pers: Prop-Newly Acquired Premises	\$250,000/120 Days	Included
Personal Property-Off Premises	\$5,000	Included
Premises Boundary	1,000 Feet	Included
Preservation of Property	30 Days	Included
Valuable Papers	\$5,000 In/\$2,500 Out	Included

Note: Policy-wide coverages followed by an * and the additional coverage-exterior building glass are subject to a \$500 Optional Coverage/exterior building glass deductible.

Appraisal Provision

Ex 7

2. Appraisal

If we and you disagree on the amount of loss, either may make written demand for an appraisal of the loss. In this event, each party will select a competent and impartial appraiser. The two appraisers will select an umpire. If they cannot agree, either may request that selection be made by a judge of a court having jurisdiction. The appraisers will state separately the amount of loss. If they fail to agree, they will submit their differences to the umpire. A decision agreed to by any two will be binding. Each party will:

- a. Pay its chosen appraiser; and
- b. Bear the other expenses of the appraisal and umpire equally.

If there is an appraisal, we will still retain our right to deny the claim.

3. Duties In The Event Of Loss Or Damage

- a. You must see that the following are done in the event of loss or damage to Covered Property:
 - (1) Notify the police if a law may have been broken.
 - (2) Give us prompt notice of the loss or damage. Include a description of the property involved.
 - (3) As soon as possible, give us a description of how, when and where the loss or damage occurred.
 - (4) Take all reasonable steps to protect the Covered Property from further damage, and keep a record of your expenses necessary to protect the Covered Property, for consideration in the settlement of the claim. This will not increase the Limit of Insurance. However, we will not pay for any subsequent loss or damage resulting from a cause of loss that is not a Covered Cause of Loss. Also, if feasible, set the damaged property aside and in the best possible order for examination.
 - (5) At our request, give us complete inventories of the damaged and undamaged property. Include quantities, costs, values and amount of loss claimed.
 - (6) As often as may be reasonably required, permit us to inspect the property proving the loss or damage and examine your books and records.

Also permit us to take samples of damaged and undamaged property for inspection, testing and analysis, and permit us to make copies from your books and records.

- (7) Send us a signed, sworn proof of loss containing the information we request to investigate the claim. You must do this within 60 days after our request. We will supply you with the necessary forms.
- (8) Cooperate with us in the investigation or settlement of the claim.
- (9) Resume all or part of your "operations" as quickly as possible.
- b. We may examine any insured under oath, while not in the presence of any other insured and at such times as may be reasonably required, about any matter relating to this insurance or the claim, including an insured's books and records. In the event of an examination, an insured's answers must be signed.

4. Legal Action Against Us

No one may bring a legal action against us under this insurance unless:

- a. There has been full compliance with all of the terms of this insurance; and
- b. The action is brought within 2 years after the date on which the direct physical loss or damage occurred.

5. Limitation - Electronic Media And Records

We will not pay for any loss of Business Income caused by direct physical loss of or damage to Electronic Media and Records after the longer of:

- a. 60 consecutive days from the date of direct physical loss or damage; or
- b. The period, beginning with the date of direct physical loss or damage, necessary to repair, rebuild or replace with reasonable speed and similar quality, other property at the described premises due to loss or damage caused by the same occurrence.

Electronic Media and Records are:

- (1) Electronic data processing, recording or storage media such as films, tapes, discs, drums or cells;
- (2) Data stored on such media; or
- (3) Programming records used for electronic data processing or electronically controlled equipment.

Appraisal Demand

William Griffin, CPLAU, AUG, PIA
128 Poplar Street
Gadsden, TN 38337-3456
Phone#: 731.420.1402
William@griffinlossconsultants.com

Engle Martin & Associates
3750 Hacks Cross Road
Suite 102-337
Memphis, TN 38125
lathan.mcfadden@englemartin.com / jennifer.stivers@stateauto.com

July 15, 2022

From:: Named Insured: Dr, Gwin Anderson
Address: 119,121, 123
Dresden, TN 38225
Date of Loss: Dec. 10, 2021
Policy Number: BOP 9592386 22
Claim Number: PR-400470

//// TRANSMITTAL VIA EMAIL ////

Jennifer and Lathan,:

Per your insureds and in accordance with the Appraisal provision in the above-mentioned policy, and as noted below, there is a dispute regarding the Amount of Loss, and within the policy specific language of appraisal as noted below:

2. Appraisal

If we and you disagree on the value of the property or the amount of loss, either may make written demand for an appraisal of the loss. In this event, each party will select a competent and impartial appraiser. The two appraisers will select an umpire. If they cannot agree, either may request that selection be made by a judge of a court having jurisdiction. The appraisers will state separately the value of the property and amount of loss. If they fail to agree, they will submit their differences to the umpire. A decision agreed to by any two will be binding. Each party will:

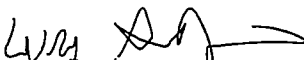
- a. Pay its chosen appraiser; and
 - b. Bear the other expenses of the appraisal and umpire equally.
- If there is an appraisal, we will still retain our right to deny the claim.

They now formally demand Appraisal of The Amount of Loss included in all Coverages and resulting from the tornado occurrence - and designate an their appraiser as follows:

Ben Perry
ebenperry@mc.com
(229) 560-2713

Accordingly, please designate your Appraiser within the time frame as described within the Appraisal and have him/her contact Mr. Perry to proceed accordingly with the panel assembly.

Sincerely,


William Griffin, CPLAU, AUG, PIA

Enclosures:
Loss Assessment

CC: Dr. Gwin Anderson
J. Stivers
L. Mcfadden



**ENGINEERING
SERVICES**

National Expertise. Local Solutions.

June 3, 2022

EX 2
Engineer Report

Lathan McFadden
Engle Martin & Associates
5565 Glenridge Connector, Suite 900
Atlanta, Georgia 30342

RE: Scope of Damage
Anderson Property
119/121/123 N. Poplar Street
Dresden, Tennessee
DOL: December 10, 2021
Claim No.: PR-400470
EM File No.: 1000353220
YAES No. ES-20220593

Mr. McFadden,

At your request, Mr. Matt Buckner, PE, of YA Engineering Services, LLC (YAES) visited the building at 119/121/123 N. Poplar Street in Dresden, Tennessee on May 4, 2022. It was reported that the building sustained damage during a tornado on December 10, 2021. The purpose of this investigation was to determine the extent of these damages and provide a preliminary scope of repair. This report contains a narrative followed by Figures 1 through 25, for a total of eighteen pages.

General repair recommendations are provided in this report; however, the preparation of detailed plans and specifications is beyond the scope of this project and report. All repairs shall be completed in a workmanlike manner and in accordance with manufacturer's specifications and the applicable building code(s), including modifications by governing jurisdictions.

The conclusions and opinions stated herein are based on information available to the investigation as of this writing. It is conceivable that additional information may be forthcoming which bears on these conclusions and opinions. Therefore, the right is reserved to review and modify all conclusions and opinions at any future point in time should, in fact, additional information become available.

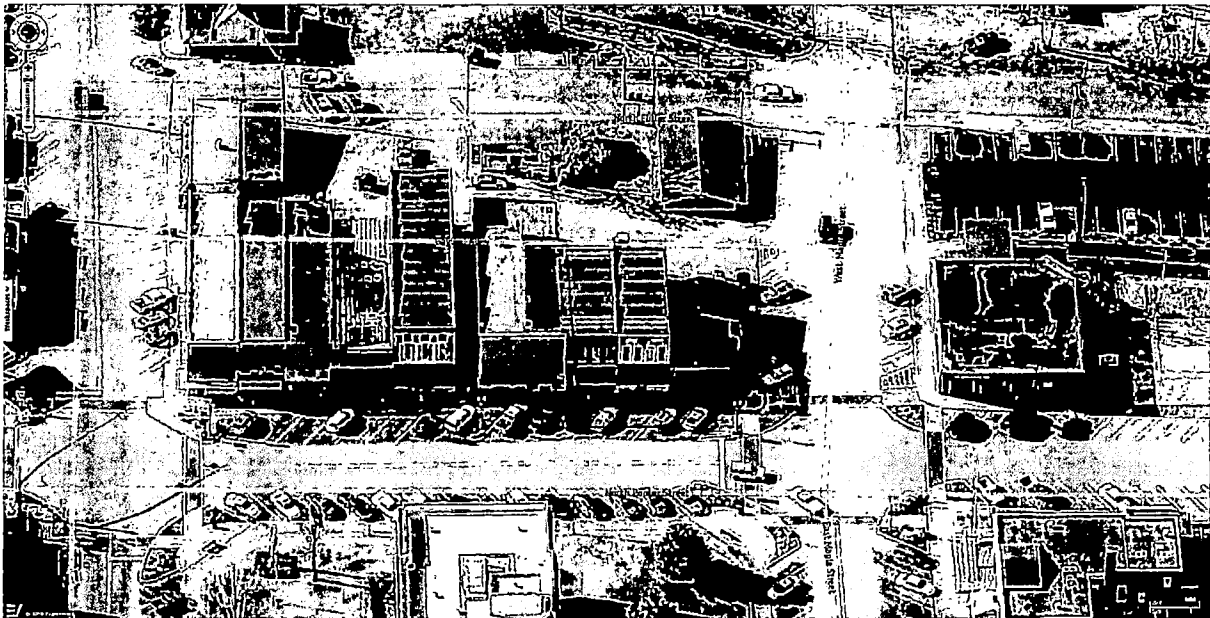
Lathan McFadden – Engle Martin & Associates
Scope of Damage – 119/121/123 N. Poplar Street

YAES No. ES-20220593
June 3, 2022

Background

The building is comprised of three adjoined two-story building structures that are separated with multi-wythe clay masonry party walls. The building construction consists of wood framing at the floors, roof, and interior partition walls; and loadbearing multi-wythe clay masonry walls at the exterior. The roof over the building has a low-sloped configuration with a mechanically-fastened ethylene propylene diene monomer (EPDM) membrane roof cover.

For reference purposes, exterior views of the building are provided as *Figure 1* and *Figure 2*. An aerial photograph of the property is provided as *Aerial Image 1*. All relative directions given in this report are based on an individual standing in N. Poplar Street, facing the building.



Aerial Image 1. EagleView™ image of the property.

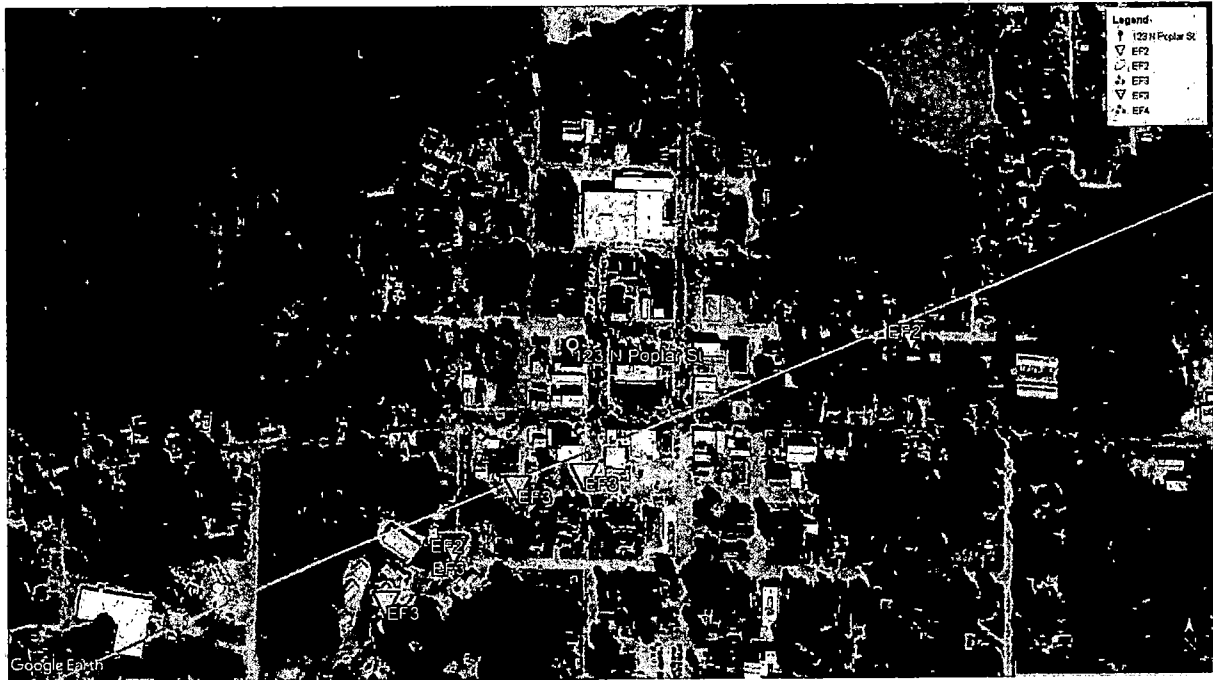
Weather Research

Weather data from the tornado event on December 10, 2021, was obtained online¹ from the National Oceanic and Atmospheric Administration (NOAA). The weather data indicates an EF-3 tornado passed near the property on this date. The path of the tornado was located approximately 350 feet from the building in the south direction. An aerial image of the property, which identifies the path and EF rating of the tornado on December 10, 2021, is provided as *Weather Image 1*.

¹ <https://www.weather.gov/pah/December-10th-11th-2021-Tornado>

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Weather Image 1. Google Earth image identifying path and EF rating of tornado on December 10, 2021.

Site Visit Observations

Interior of Building

1. Significant long-term water damage to the interior ceiling and wall finishes was observed throughout the second level of the building. This includes severe staining, deterioration of wood lathes, biological growth, and delaminated wallpaper and plastering (*Figures 3 through 6*).
2. Significant long-term water damage to the wood roof framing was observed throughout the second level of the building. This includes severe staining and deterioration of wood materials (*Figures 7 and 8*).
3. Several roof framing members had been replaced at the rear of the building (*Figure 9*). Significant water damage was observed at the interior plaster finishes beneath this location (*Figures 10 and 11*). Staining and built-up debris from ponded water was observed at the roof above this location (*Figure 12*).

Exterior of Building

1. The top course of clay bricks, located along the front parapet wall at the right side of the building, sustained wind damage. This includes clay bricks that were displaced, fallen, and separated from the parapet walls (*Figures 13 through 14*).

Lathan McFadden – Engle Martin & Associates
Scope of Damage – 119/121/123 N. Poplar Street

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2. Various differing styles of clay bricks were observed throughout the exterior of the building. These clay bricks and mortaring materials varied significantly in shape, size, and appearance. (*Figures 15 through 17*).
3. The clay bricks at the front exterior wall of the building, including the clay bricks that sustained wind damage, were covered with various deteriorated paints (*Figures 18 and 19*). The clay bricks at the rear exterior wall were covered with various plasters, and several isolated areas had been repaired with spray foams and plaster coatings (*Figures 20 and 21*).
4. Several areas of the EPDM roof cover sustained wind damage. This includes lifted and peeled-back sections of the membrane, separations between the membrane and batten strips, and impact damages from displaced clay bricks and terra cotta copings (*Figures 22 through 25*).

Discussion

It was reported that the building sustained damage during the passage of a tornado on December 10, 2021. The building structure was intact and standing during the time of YAES examination. However, the EPDM roof cover and the top course of clay bricks along the right side of the front parapet wall sustained damage during the tornado. In addition, significant water-related damages were observed throughout the interior at the second level of the building. The extent and severity of these water damages are consistent with long-term and reoccurring exposure to water infiltration from the roof. A section of the roof framing had been replaced at the rear of the building. The interior wall finishes beneath this location were severely damaged from water exposure, while the roof above this location exhibited signs of ponding water. This indicates the original roof framing members at this location were likely replaced due to prior water damage. Although the wind-damaged areas of the EPDM roof cover would allow water infiltration, water has been infiltrating through the EPDM roof cover over a long-term period of time, prior to the tornado.

Several clay bricks along the top course of the front parapet wall, at the right side of the building, sustained damage from wind exposure during the tornado. It was reported that the entirety of the clay bricks at the exterior walls will require replacement in order to repair these wind-damaged bricks. The basis for this requirement is that the appearance of the newer bricks will not match the style and/or appearance of the existing bricks at the building. This is unreasonable and unsubstantiated, considering the exterior walls of the building are not composed of clay bricks with one consistent style or appearance. Numerous clay bricks with varying colors, sizes, and shapes were observed throughout the exterior of the building. In addition, it should be noted the clay bricks at the front exterior wall of the building, including the wind-damage clay bricks, have been painted. The coating of paint at the front exterior wall of the building will conceal any apparent discrepancies in color between the existing clay bricks and new clay bricks.

Conclusions

1. The interior finishes and wood roof framing at the building have sustained damage from long-term exposure to water infiltration from the roof.

Lathan McFadden – Engle Martin & Associates
Scope of Damage – 119/121/123 N. Poplar Street

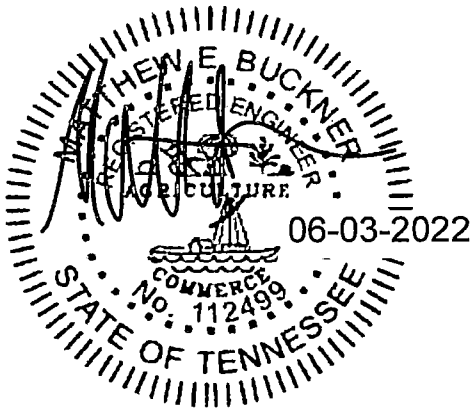
YAES No. ES-20220593
June 3, 2022

2. Several areas of the EPDM roof cover sustained damage from wind exposure and wind-borne debris impacts during the tornado on December 10, 2021. It is recommended that the EPDM roof cover be replaced due to these wind damages.
3. The top course of the clay bricks, located along the right side of the front parapet wall, sustained damage from wind exposure during the tornado on December 10, 2021. It is recommended that top course of clay bricks, located along the right side of the front parapet wall, be replaced due to these wind damages.

We appreciate the opportunity to assist Engle Martin & Associates in this matter. Please feel free to call us with any questions.

Sincerely,

YA ENGINEERING SERVICES, LLC



Matthew E. Buckner, PE
Senior Managing Engineer

Lathan McFadden – Engle Martin & Associates
Scope of Damage – 119/121/123 N. Poplar Street

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Figure 1. Front of building.



Figure 2. Rear of building.

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Figure 3. Note damage and staining to interior finishes, due to long-term exposure to water infiltration from roof.

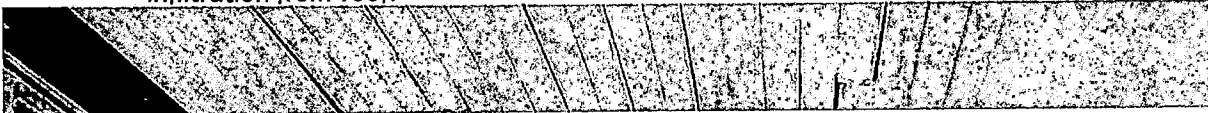


Figure 4. Note damage and staining to interior finishes, due to long-term exposure to water infiltration from roof.

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Figure 5. Note damage and staining to interior finishes, due to long-term exposure to water infiltration from roof.



Figure 6. Note damage and staining to interior finishes, due to long-term exposure to water infiltration from roof.



Figure 7. Note damage and staining to wood roof framing, due to long-term exposure to water infiltration from roof.

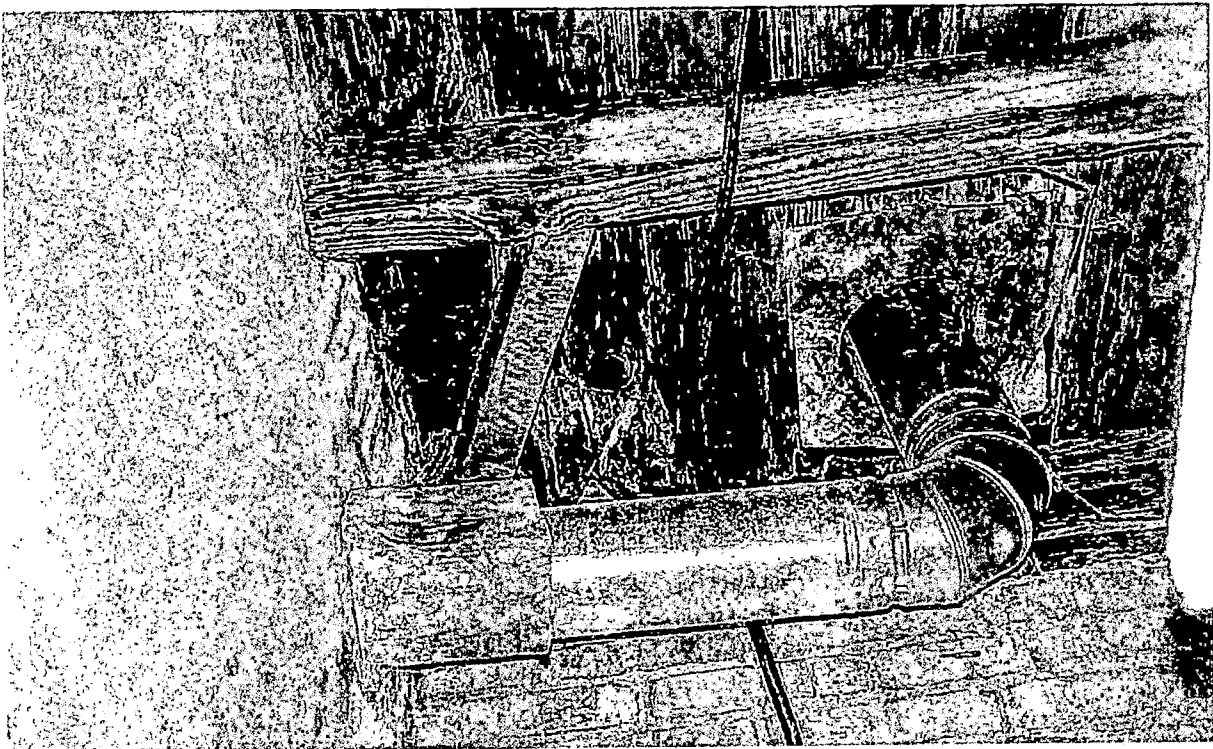


Figure 8. Note damage and staining to wood roof framing, due to long-term exposure to water infiltration from roof.

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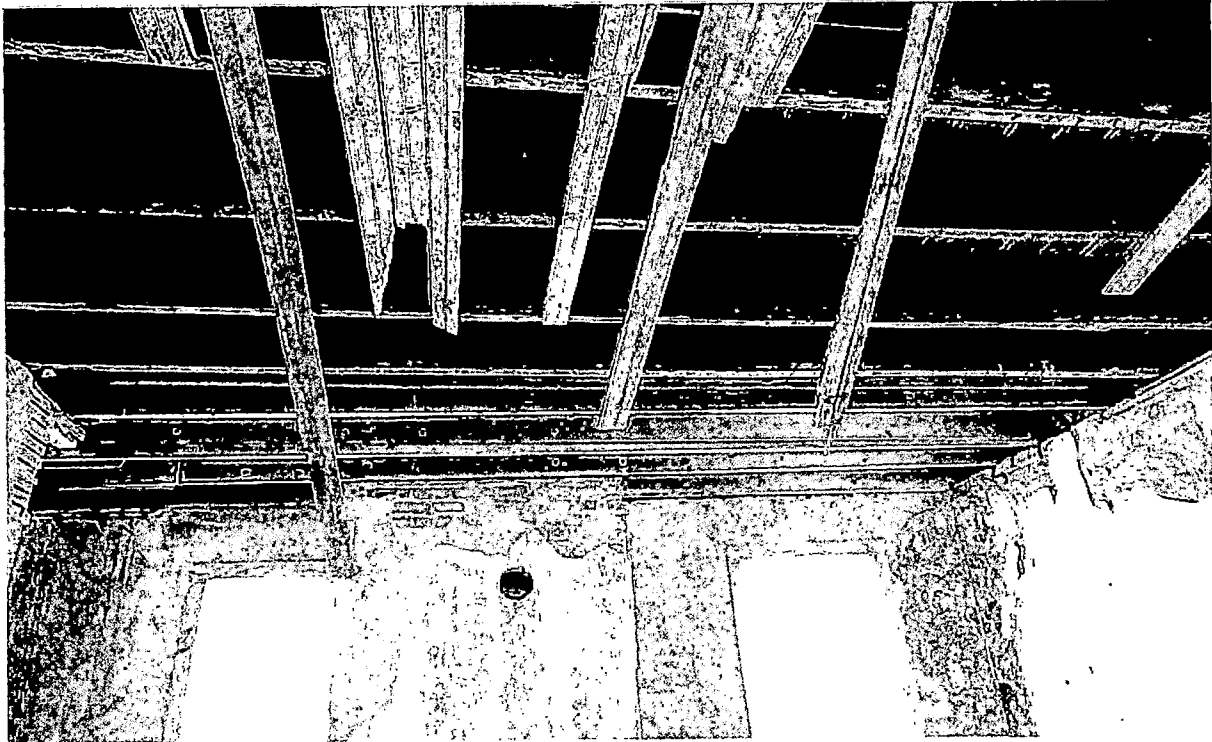


Figure 9. Note replaced roof framing members at rear of building.



Figure 10. Note damage at interior plaster finishes beneath replaced roof framing members, due to long-term exposure to water infiltration from roof.

Lathan McFadden – Engle Martin & Associates
Scope of Damage – 119/121/123 N. Poplar Street

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Figure 11. Note damage at interior plaster finishes beneath replaced roof framing members, due to long-term exposure to water infiltration from roof.

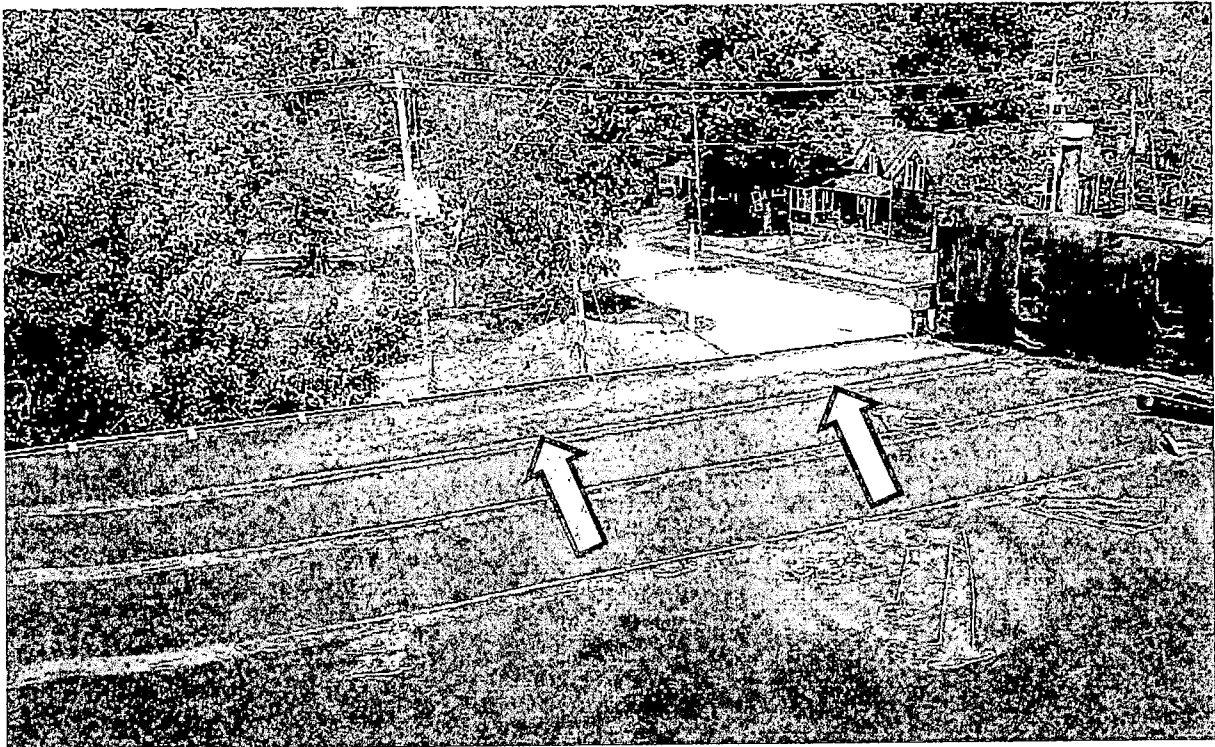


Figure 12. Red arrows point to staining and built-up debris at the roof above the replaced roof framing members.

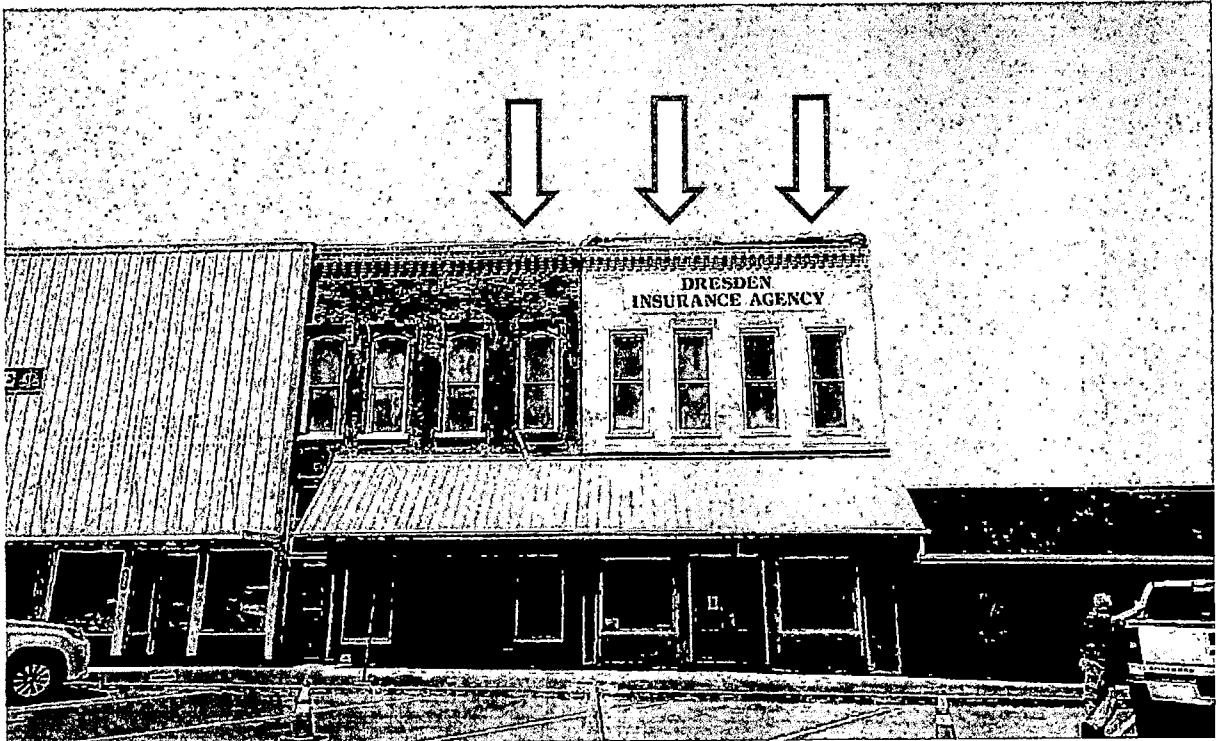


Figure 13. Red arrows point to wind damage to top course of clay bricks at parapet wall around front-right corner of building

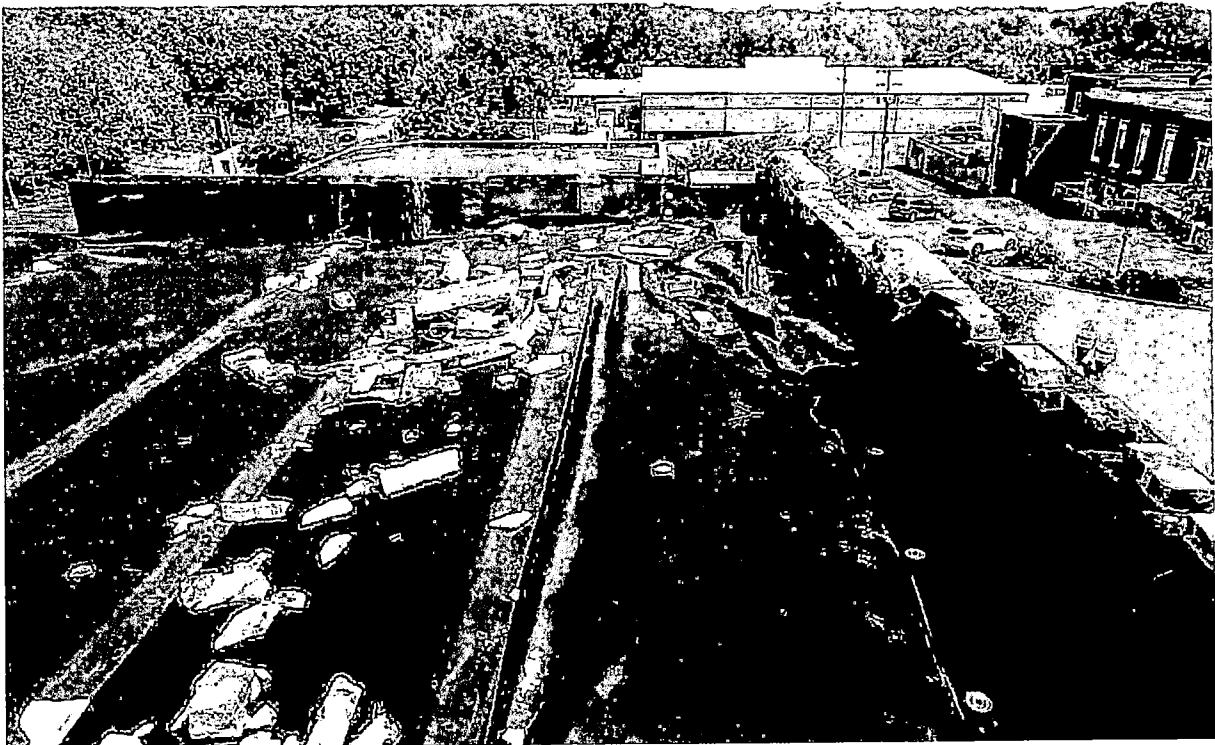


Figure 14. Note wind damage to top course of clay bricks at parapet wall around front-right corner of building.

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› Scope of Damage – 119/121/123 N. Poplar Street

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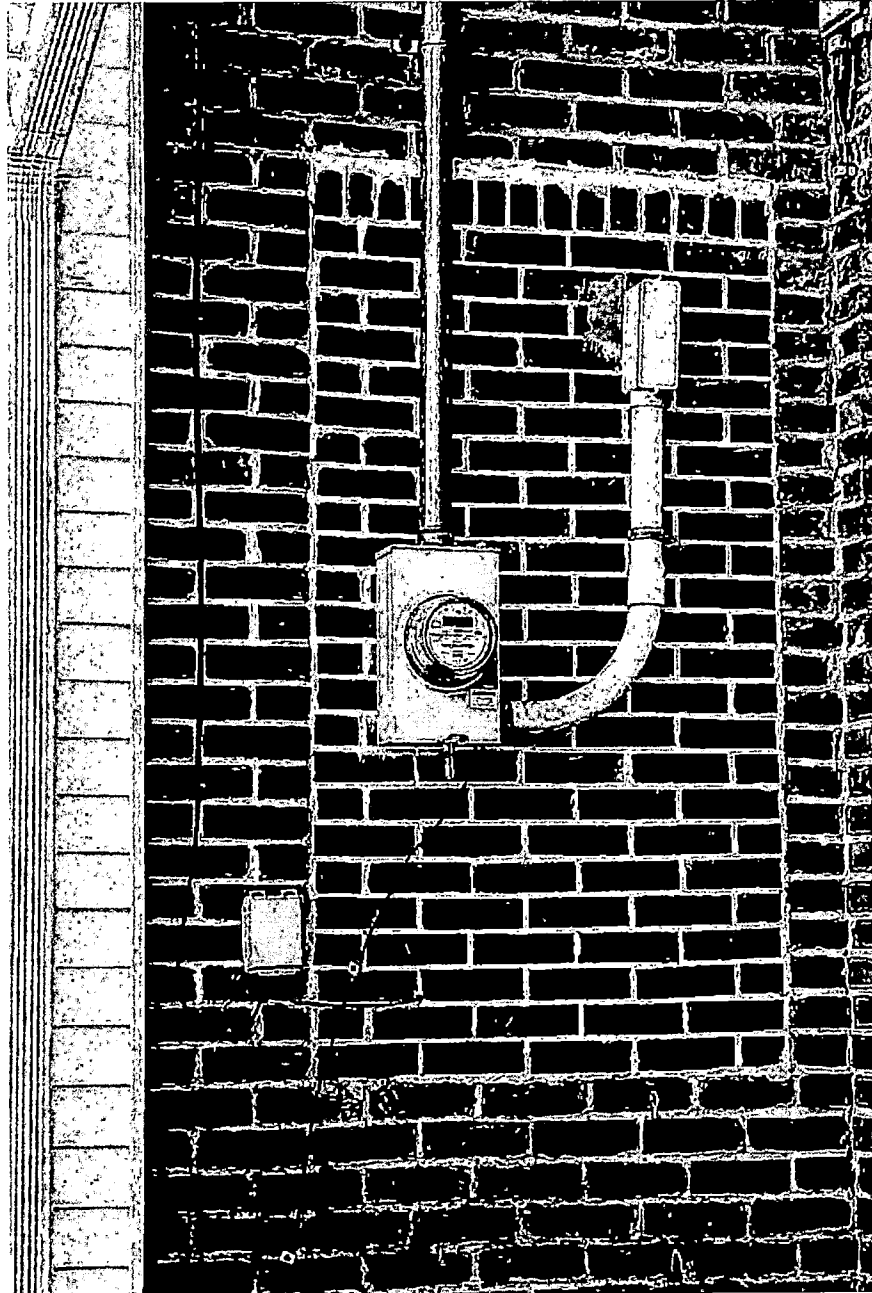


Figure 15. Note differing styles of clay bricks at exterior of building.

Lathan McFadden – Engle Martin & Associates
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Figure 16. Note differing styles of clay bricks at exterior of building.

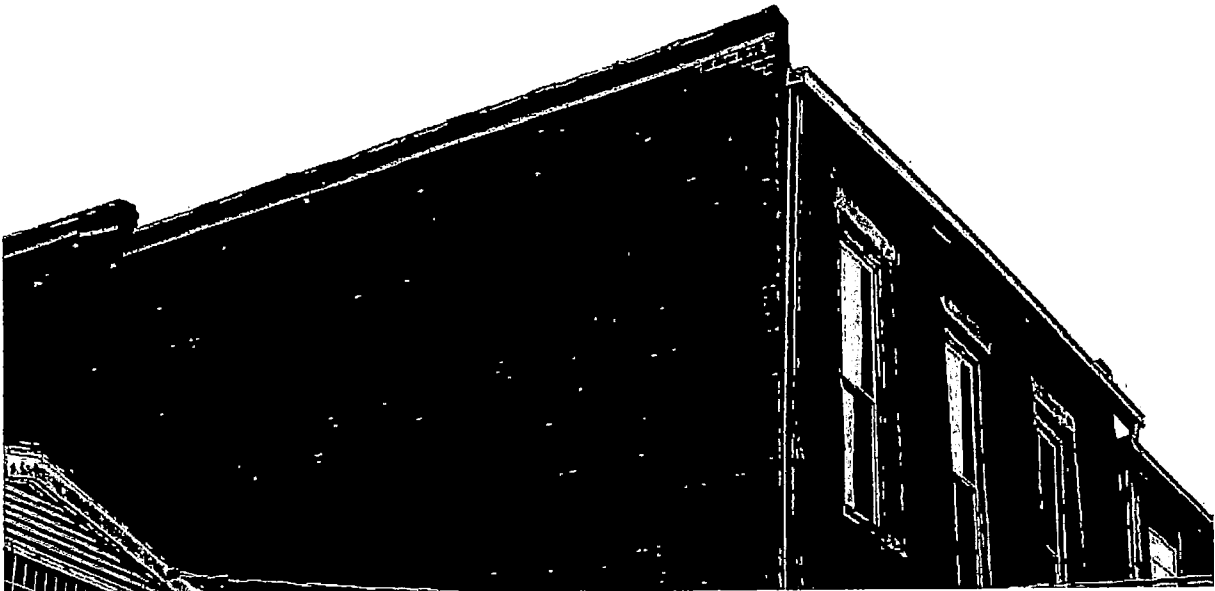


Figure 17. Note differing styles of clay bricks at exterior of building.

Lathan McFadden – Engle Martin & Associates
Scope of Damage – 119/121/123 N. Poplar Street

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Figure 18. Note clay bricks at front exterior wall are covered with deteriorated paint.



Figure 19. Note clay bricks at front exterior wall are covered with deteriorated paint.

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Scope of Damage – 119/121/123 N. Poplar Street

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Figure 20. Note clay bricks at rear exterior wall have been repaired with various plaster coatings.

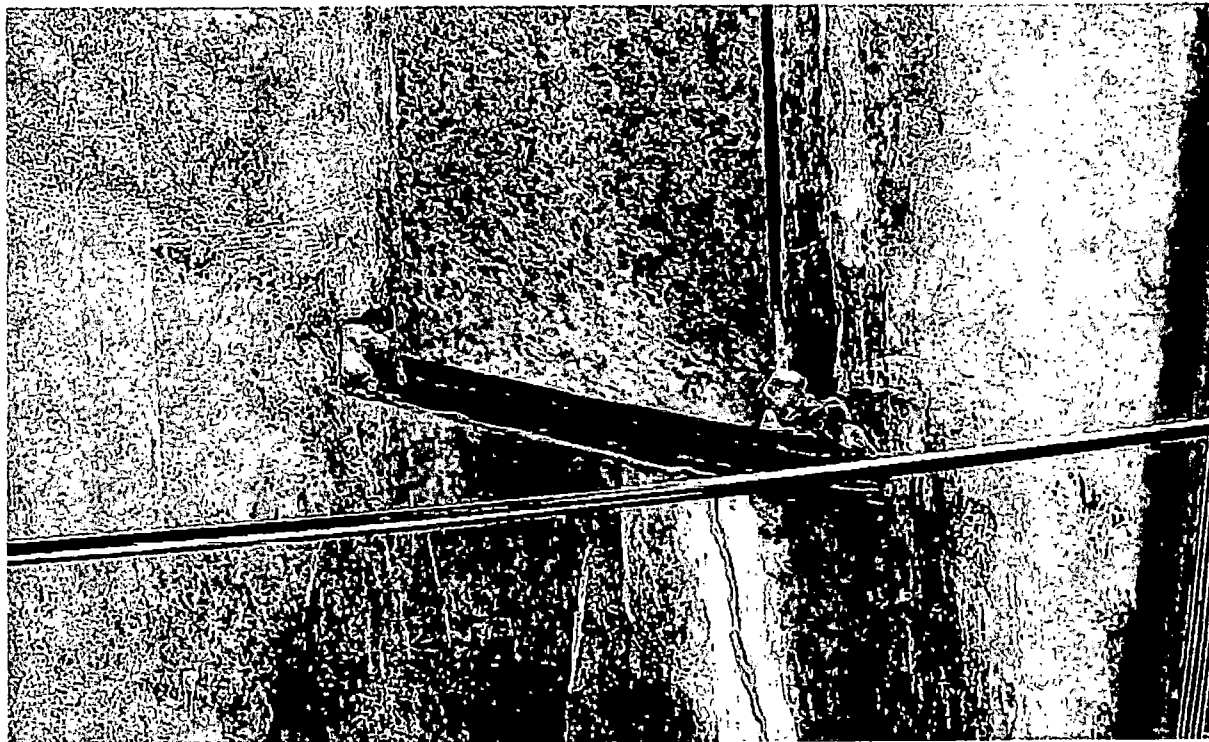


Figure 21. Note clay bricks at rear exterior wall have been repaired with spray foam.

Lathan McFadden – Engle Martin & Associates

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• Scope of Damage – 119/121/123 N. Poplar Street

June 3, 2022

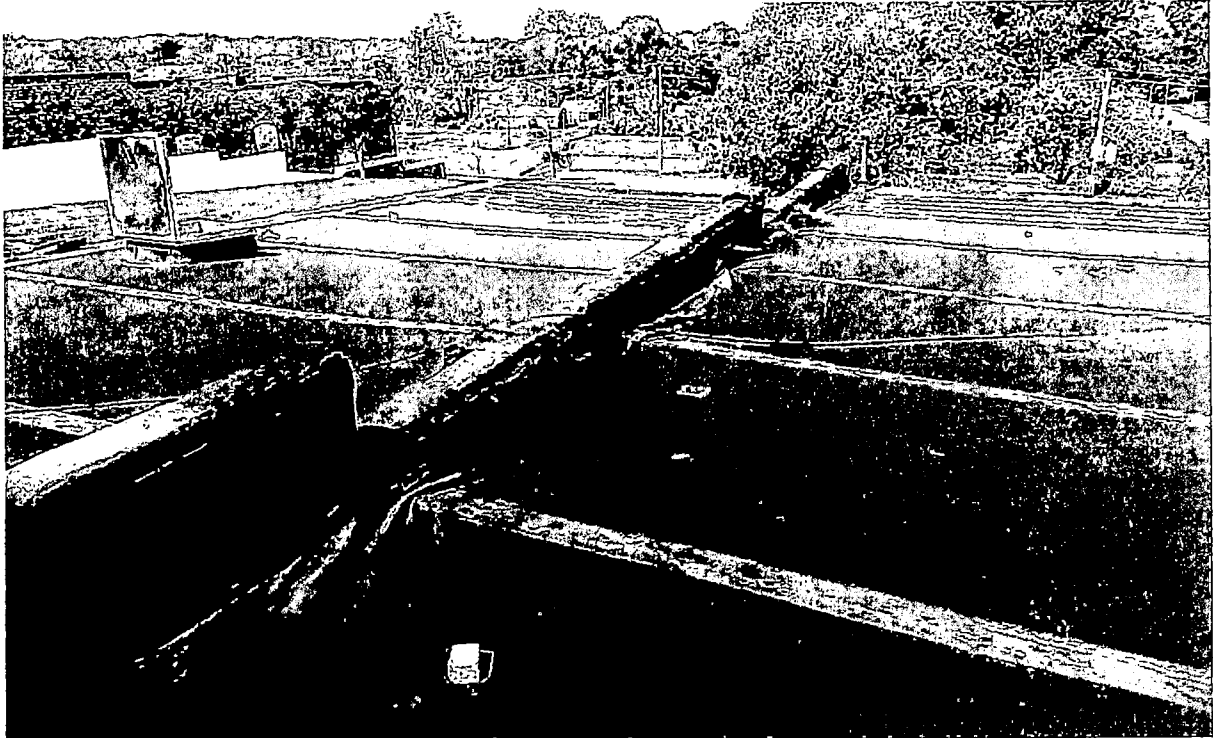


Figure 22. Overview of EPDM roof cover from front of roof.



Figure 23. Overview of EPDM roof cover from rear of roof.

Lathan McFadden – Engle Martin & Associates
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Figure 24. Note wind damage to EPDM roof cover at front portion of roof.

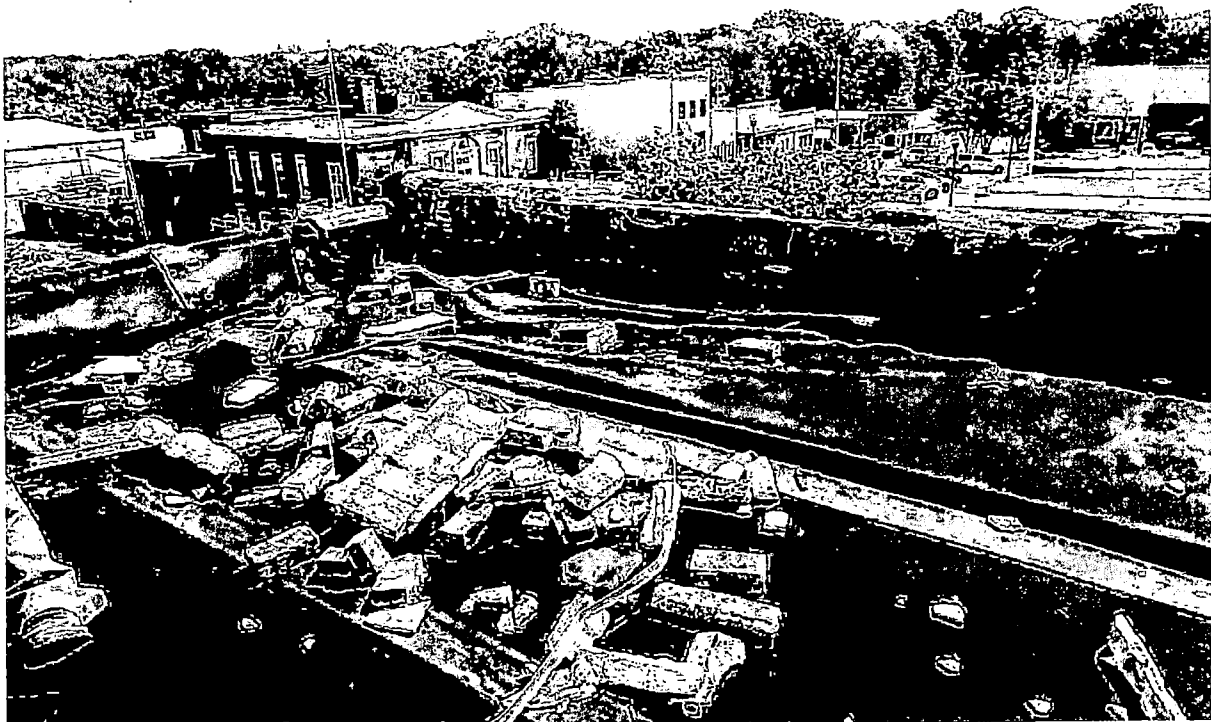


Figure 25. Note wind damage to EPDM roof cover at front-right corner of roof.

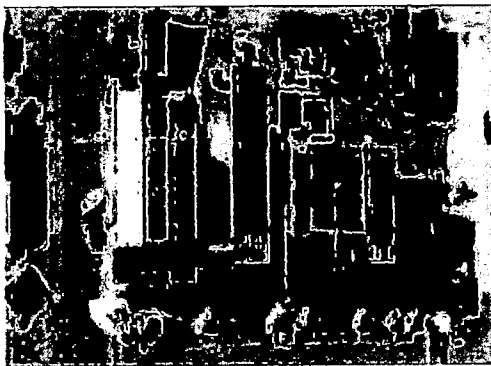
December 15, 2022

REPORT REBUTTALS:**YA ENGINEERING SERVICES, LLC****Matt Buckner, PE****Sr. Managing Engineer**

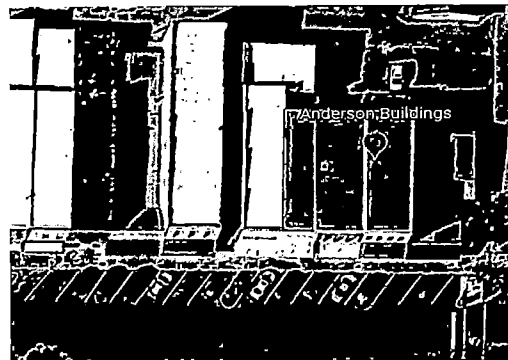
The report begins with an introduction to the field adjuster stating that, *"the purpose of this investigation was to determine the extent of these damages and provide a preliminary scope of repair. General repair recommendations are provided in this report; however, the preparation of detailed plans and specifications are beyond the scope of the project and report. All repairs shall be completed in a workmanlike manner and in accordance with manufacturer's specifications and the applicable building code(s), including modifications by governing jurisdictions."* This introduction immediately gives pause as costly elements of construction have been omitted from the recommended scope and estimate based on a inadequate and incomplete compilation of the actual extent of storm related damages to this structure – and nothing more than the same as far as the estimate is concerned. No insured -- especially one who has bore the brunt of excessive expenditures to protect property that should have been repaired months ago -- should be left with a preliminary scope of repair from a structural engineering firm hired to determine the extent of the damages. The estimate based upon this report is woefully inadequate due to the same. There is no legitimate or available method of construction that can be undertaken to properly indemnify the insured based upon the findings of this report, as you shall clearly see after being apprised of the facts of this loss; in part, and as follows:

Background

This section of the report mistakenly outlines only two buildings with EPDM roof systems and omits the third building with the mod bit roof as shown in photo on left below. Photo on right is correct and this is why the report only discusses the EPDM roof systems.



The Aerial Image 1. Eagle View™ image of the property
Outlining two buildings. (EPDM only)



Correct image of the three buildings that are subject
of the claim. (Mod Bit, EPDM) And two lower rear roofs.

Site Visit Observations

Interior of Building

1. Significant long-term water damage to the interior ceiling and wall finishes was observed throughout the second level of the building. This includes severe staining, deterioration of wood lathes, biological growth, and delaminated wallpaper and plastering (Figures 3 through 6).

1) This opinion is refuted by the fact there is no long term water damage to the interior ceiling and wall finishes as the roof has not leaked in many years. (see affidavit) The *severe* staining described in the report is from the old stain conditions that were present at purchase, sustained tremendous amounts of water intrusion caused by the wind damages to the roof. The water entered through the opening created by the high winds and wind driven debris causing water to pour through the roof deck onto the framing, upper and lower walls, ceilings, and floors. Water entered into the multi wythe structural brick walls when the masonry cap was blown off and

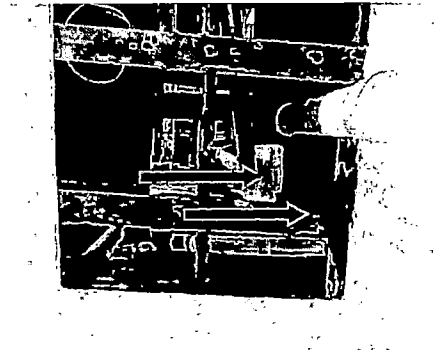


Figure 3. The report incorrectly determines that all of the damage and staining (above left) is due to long-term exposure to water infiltration from the roof. However, this assertion is wrong and cannot be substantiated as there is no methodology available to accurately date water stains and the factual background of the roof conditions and evidence of the upper floor conditions were unknown to the author on the date of photos and the publishing of this report. The stain on right was taken on December 2021 and the one on the left was taken May 4, 2022. but we know for sure that it was the new water that damaged the first floor because it had to have originated from the damaged roof at the time of the loss. (see affidavit)

We know that the areas mentioned in the report pertaining to the staining of the upper level and roof deck were not as severe nor were they as numerous as they are now, the area “framed” was certainly not stained prior to the tornado, and there was no water damage to the first floor prior to the storm. The water had to travel through a lot of materials in order to reach the first floor.

2. Significant long-term water damage to the wood roof framing was observed throughout the second level of the building. This includes severe staining and deterioration of wood materials (Figures 7 and 8).

2. The new water intrusion is evidenced by the water damage that occurred to the roof, deck, framing, ceilings walls, and into the first floor tenant offices. The existing “conditions” described in report were not the cause of the loss but the report is careful not to mention the areas of obvious water intrusion from the damaged roof. The conditions of any deteriorated wood materials, etc must be abated to properly replace the roof and its substrate and decking repair the roof and the other storm damaged components.

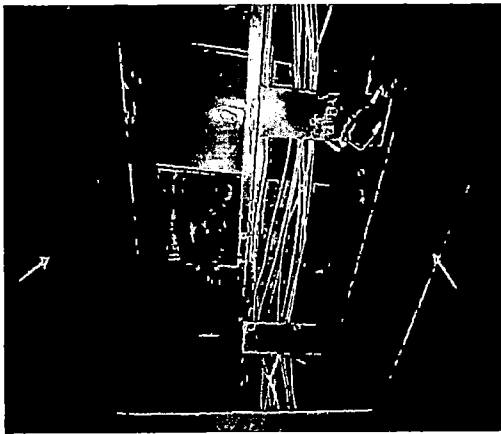


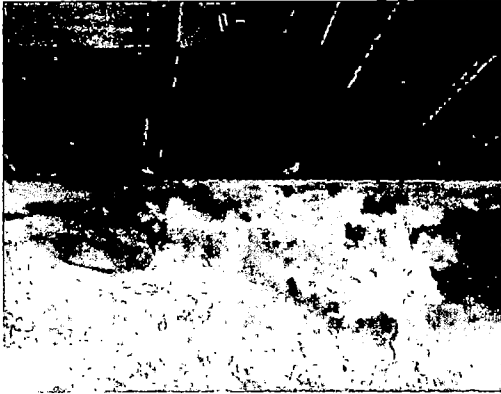
Fig 1 new water damages to the newer decking and the freshly painted first floor walls and ceilings is not noted in the report.



Fig. 2 Stains still wet from the tornado on the upper ceilings.

3. Several roof framing members had been replaced at the rear of the building (Figure - Significant water damage was observed at the interior plaster finishes beneath this location (Figures 10 and 11). Staining and built-up debris from ponded water was observed at the roof above this location (Figure 12)

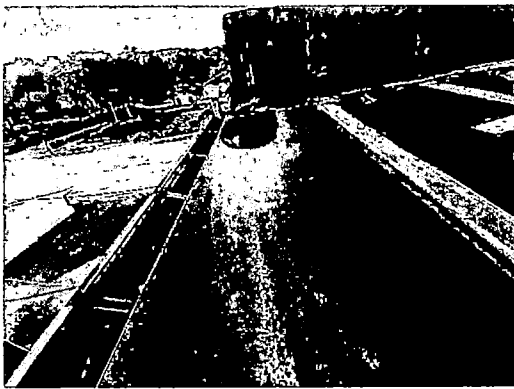
3) The replaced framing (area) was installed for extra support shortly after building was purchased and was not the result of a damage event to the structure. The debris under the area was there before the work was performed and the “ponding water and debris” observed was caused by the tornado when it lifted the rear gutter and roof section causing water to pour into the building. Some plaster damage was pre-existing and some of it happened during the tornado event. Number 3 is refuted by the photos below:



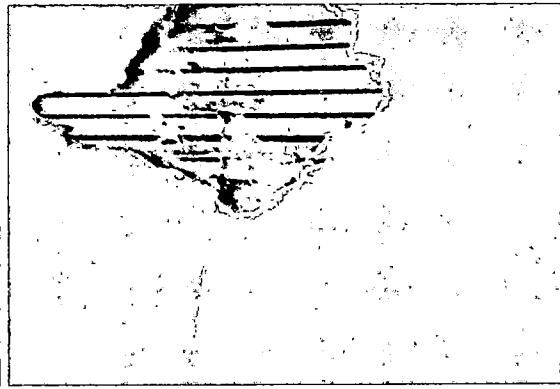
Compare Report (Fig. 9) Not long-term



Compare Report (Fig. 9) Not long-term



Compare Report (Fig. 12) Wind caused water to pour in. This is the rear wall that is misidentified as "ponding".



Compare Report (Fig. 10,11) New damage to plaster. Not long-term. Wood lathing is not severely stained.

Exterior of Building

1. The top course of clay bricks, located along the front parapet wall at the right side of the building, sustained wind damage. This includes clay bricks that were displaced, fallen, and separated from the parapet walls (Figures 13 through 14)

1. This observation is blatantly wrong because there are actually several courses of brick on the front and right elevations damaged from the tornado, and many were dislodged or have fallen and struck the metal roof and the ground due to the lightweight concrete and masonry cap being severely damaged by the tornado. The right elevation wall was damaged down to the mid-section due to the wind force. The only thing holding the first three courses together is the EPDM material and termination bar.

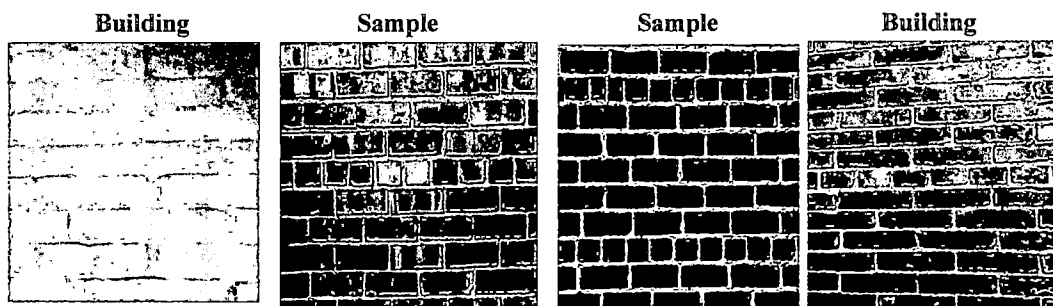


Fig. 1 Severe wind damage to the brick on top left of the front and right elevations has made the building dangerous and a substantial amount of money has been expended in trying to protect the property and prevent injuries. This photo alone refutes the opinions on scope and the amount of loss.

2. Various differing styles of clay bricks were observed throughout the exterior of the building. These clay bricks and mortaring materials varied significantly in shape, size, and appearance. (Figures 15 through 17).

2. The report erroneously identifies the exterior facing brick as having “differing styles of brick”, and they varied significantly in shape, size, and appearance. I counter that this building was not built from the ground up in a haphazardly manner or with varying types of brick. In fact, there are bricks of different types in the different wythes for the adequate support of the structure and according to the standards of the era.

A closer inspection of the brick reveals the front elevation is four wythe facing brick and all exterior brick are identical in size, shape, and pattern. The cap bricks have been set diagonal for decorative purposes. They are set with lime mortar and lightweight masonry coating is poured as the top cap and have See figures below:



Above Common bond brick patterns with five courses of stretcher bond brick followed by a row of header course brick patterns.

The painted facing brick on left and unpainted on Right have the same size shape and pattern as interior brick on right that previously had masonry coating on top of it. Interior brick in the attic area are the same size, shape, and appearance – minus the wear of the exterior brick. Interior brick wall on upper floor is the same size, shape, and appearance. The two middle photos are samples

3. The clay bricks at the front exterior wall of the building, including the clay bricks that sustained wind damage, were covered with various deteriorated paints (Figures 18 and 19). The clay bricks at the rear exterior wall were covered with various plasters, and several isolated areas had been repaired with spray foams and plaster coatings (Figures 20 and 21).

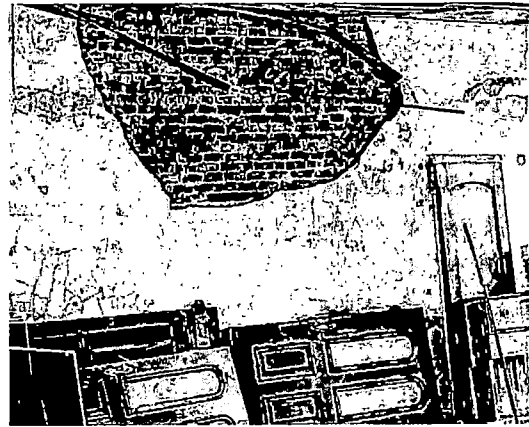
3. This Front exterior painted brick was covered with multiple coats of paint and the degraded mortar and masonry coating was broken into pieces. The rear masonry wall is coated with a thick layer of lightweight concrete masonry coating that was installed during construction of the building.



These brick are all the same type just painted and displayed for aesthetics of the era and there was a different type of mortar for the inner wythes and the outer wythe for structural purposes. The brick below these are severely de-bonded and will require full replacement due to the same.

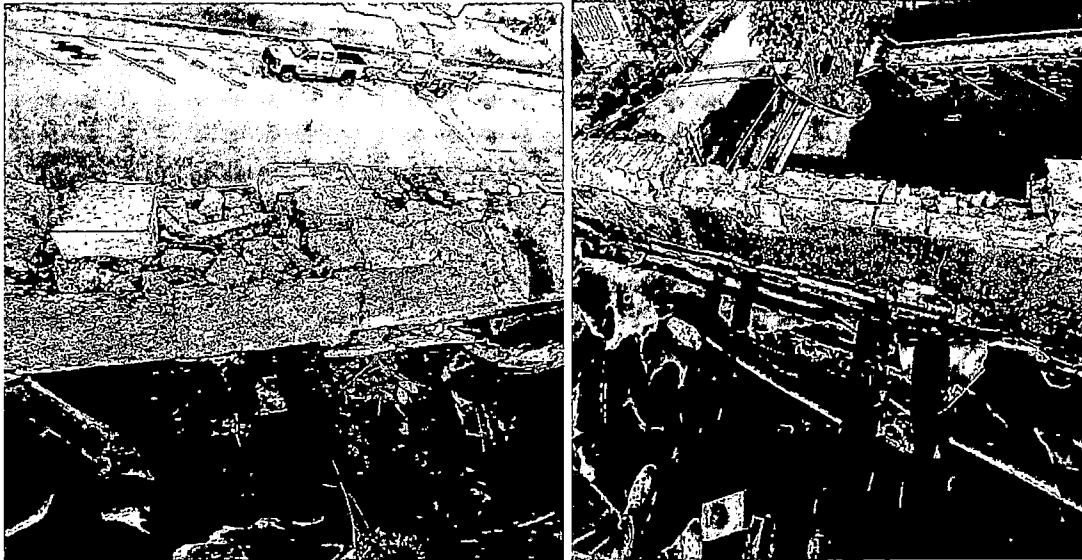


a. The unpainted brick ion the right elevation along the parapet wall is severely bowed from tornadic winds. The de-bonded condition of the facing brick requires it to be removed and replaced. Recent



b. Confirmed new damage to interior wall opposite side of a. showing coated masonry backside of right elevation wall.

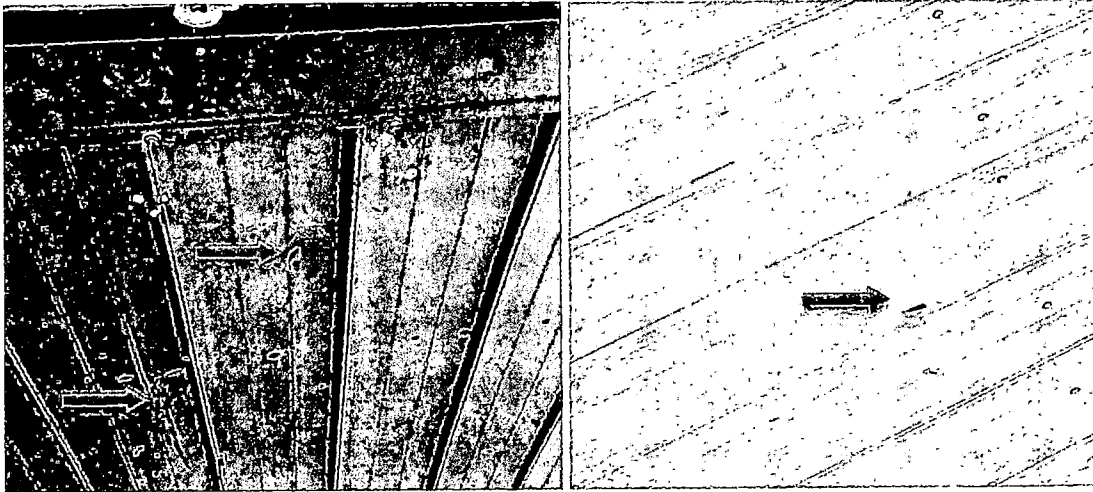
debris strikes are evident all across the wall and bricks from the cap have struck the building roof next door as well. Attempts have been made to seal and stabilize it to no avail.



Exposed cap section in the two photos above shows the same brick was used to create the decorative, yet structural support, of the top course with a masonry coating cap, and further refutes the theories of the report.



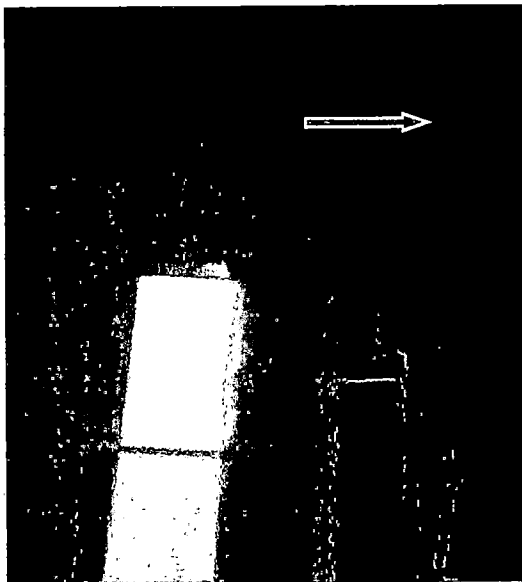
Clearly, the structural bricks have a consistent style, appearance, pattern, and function installed according to the methods of construction known in that era. Moreover, a proper repair of the structural walls cannot be accomplished due to the direct wind damages sustained, coupled with the condition of de-bonding throughout the exterior walls. Wind shear warped the right elevation wall. Also note the wind damaged windows on the front and rear elevations are not accounted for in estimates.



Front elevation canopies are severely damaged by falling brick and debris from roof. The consultant stated there was no damage present on these canopies in his estimate.

4. Several areas of the EPDM roof cover sustained wind damage. This includes lifted and peeled-back sections of the membrane, separations between the membrane and batten strips, and impact damages from displaced clay bricks and terracotta copings (Figures 22 through 2S).

4. This explains exactly how the tornadic winds caused the catastrophic water intrusion that poured through the roof openings created by the tornadic winds and was the cause of severe damages underneath it. This report has failed address this situation directly or attribute a single thing to the storm until this section.



Common Stairwell wall and window result of tornadic wind

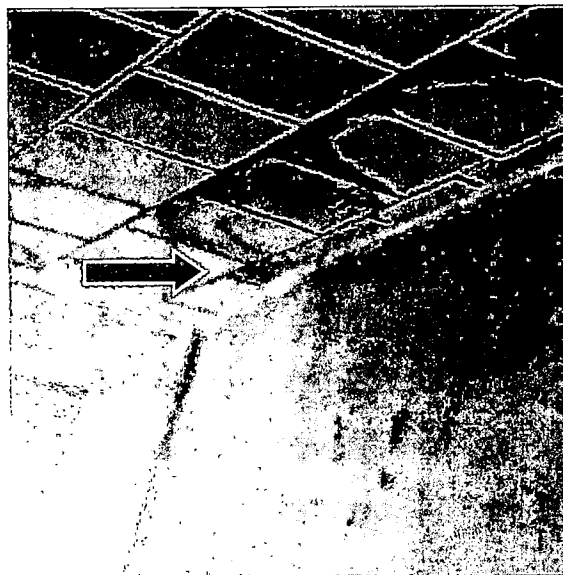
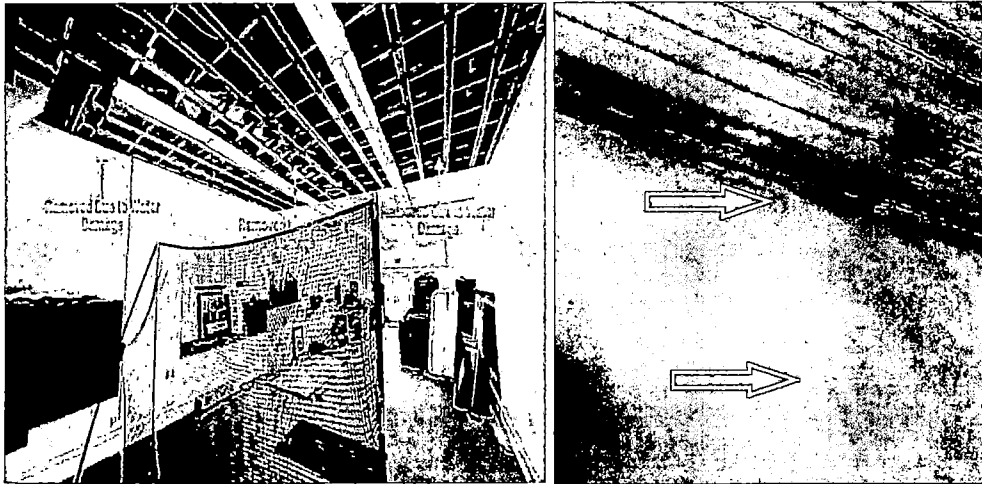


Photo of recent water damage from roof into upper floor.



Evidence of water intrusion into upper ceiling, wall, subfloor, and into first floor that was caused by tornado.



Window frames wind damaged with recent water damage

Discussion

The allegations that were relied upon in this report section are incorrect assumptions based only in conjecture as such was never discussed with the insured prior to, or after, the May 4, 2022 inspection. There has absolutely been no re-occurring or long-term exposure to water infiltration from the roof since the roof installation many years ago. The newer roof framing was actually installed shortly after the purchase of the building and initial inception of the policy and was not replaced due to a loss event. The ponding above the area is directly a result of tornadic winds that lifted the rear gutters that lifted the roof up as shown in photos above. The assertion that “water has been infiltrating through the EPDM over a long period of time” is preposterous when compared with the facts stated by insured.

The second paragraph of this section is refuted in its entirety by the fact that the masons who built this building in the 1900's had to use a soft, flexible and breathable lime-based mortar to act as a separator bed between individual bricks, which allowed the wall and its individual components to move as the mortar expanded and contracted, and to allow moisture to escape from the wall, which keeps the interior of the wall relatively dry.

After constructing the building foundation, the masons built the exterior brick walls several courses (rows) thick. The most uniform and sound bricks were used on the exterior of the building. Bricks that contained flaws or irregularities were used on the interior walls and covered with plaster or a masonry coating. These clay bricks were also used on cornices, pediments, lintels, sills and as decorative features for the buildings.

The masons of that era typically laid brick in different patterns of "headers" and "stretchers." A header is the short end of a brick, and a stretcher is the long end of a brick. Two typical patterns seen on these buildings is five-course and six-course common bond, also called American bond. To make these patterns, the masons laid five or six courses of stretcher bond brick followed by a row of header course brick, and so on, as shown in the photos and during inspections.

A licensed General Contractor and brick subcontractor have agreed that these brick are patterned and cannot be duplicated to preserve the historic character of the buildings. However, that fact that the brick walls are so severely de-bonded that this condition will not allow a proper repair to be achieved

Report Photos:

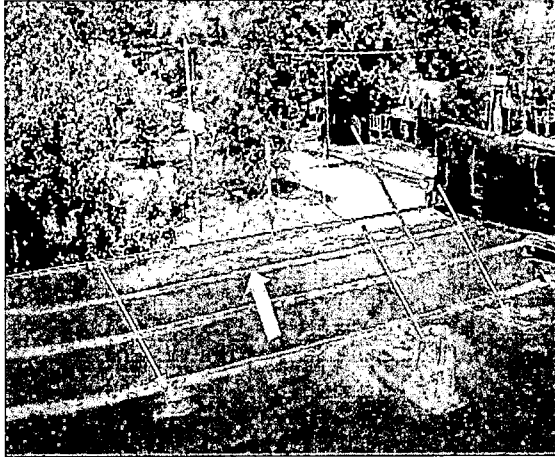


Fig. 12 The arrows point to staining and built-up debris at the roof above the replaced framing members.

Insured Photos:

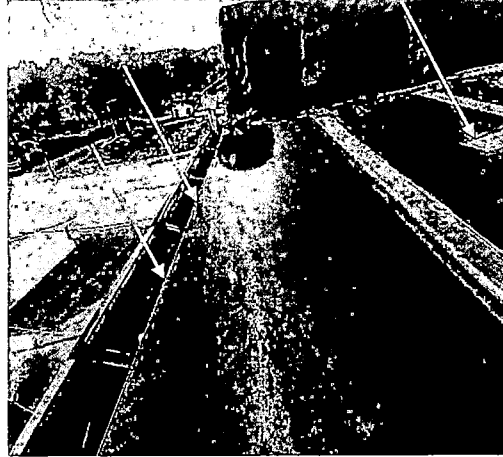


Fig. 12 The winds lifted the gutter and roof covering allowing water to enter the rear elevation into upper floors.



Fig. 13. Red arrows point to wind damage to top course of clay Bricks.



Fig. 13 Windows and canopies are severely damaged by wind debris. Window lentils and brick is damaged and debris falling from bldg.

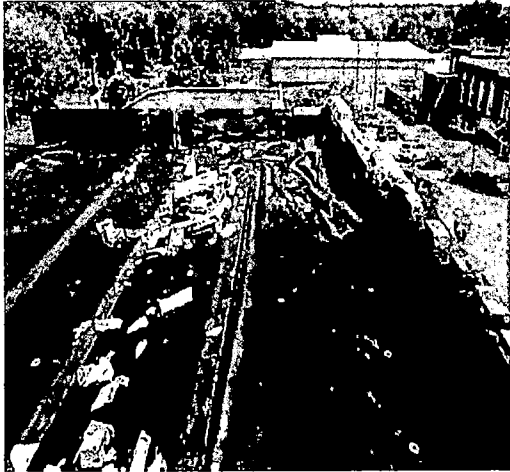
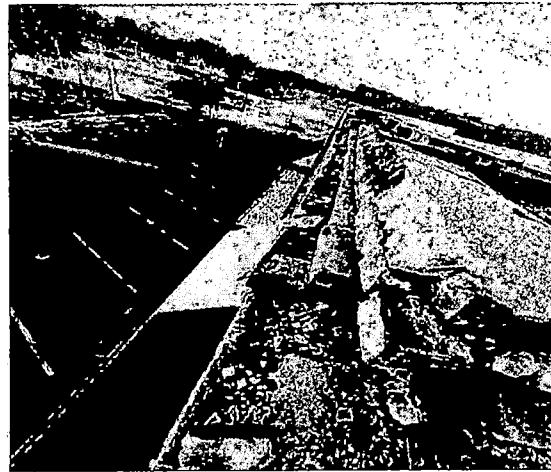


Fig. 14. Note wind damage to top course of clay bricks at parapet wall around front-right corner of building.



This fig. shows there is several courses of brick and cap damaged. That will result in the walls having to be repaired or replaced.

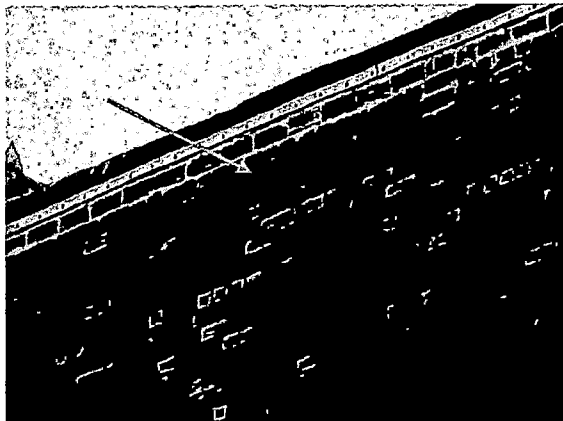


Fig. 16. Note differing styles of clay bricks at exterior of building. This is the American Bond pattern for structural exterior brick.

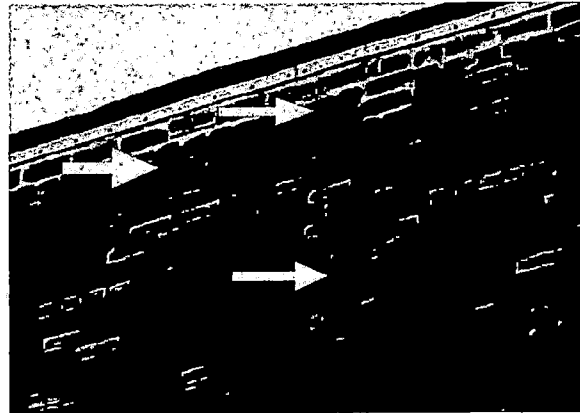


Fig. 16. This is the same brick it has just been tuck and pointed to stabilize the parapet wall for roof installation. No mortar set.

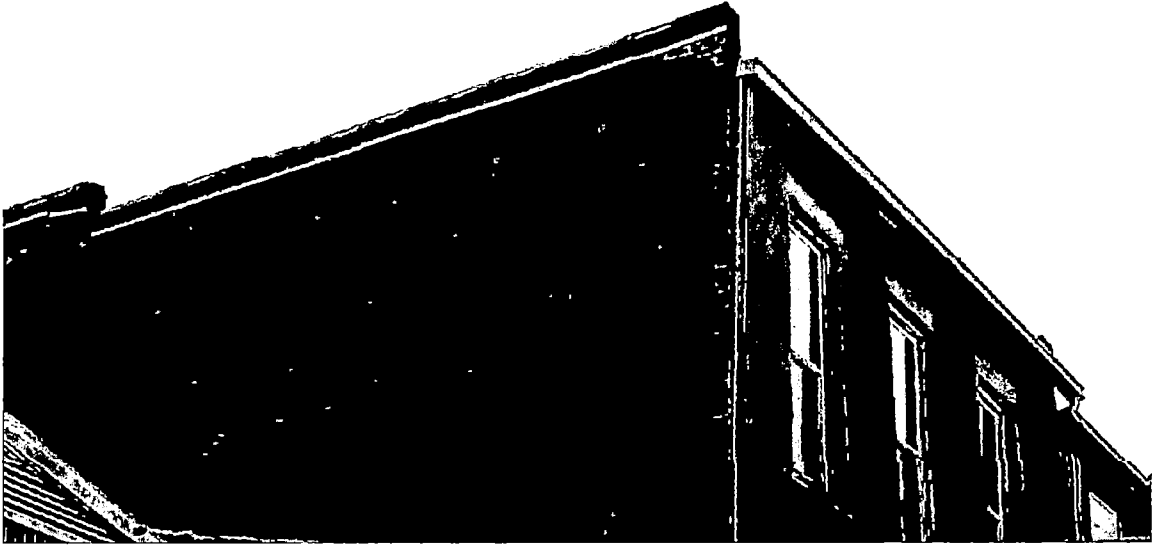


Fig. 17. Note differing styles of clay bricks at exterior of building.



Fig. 24 Notes wind damage to EPDM and brick cap

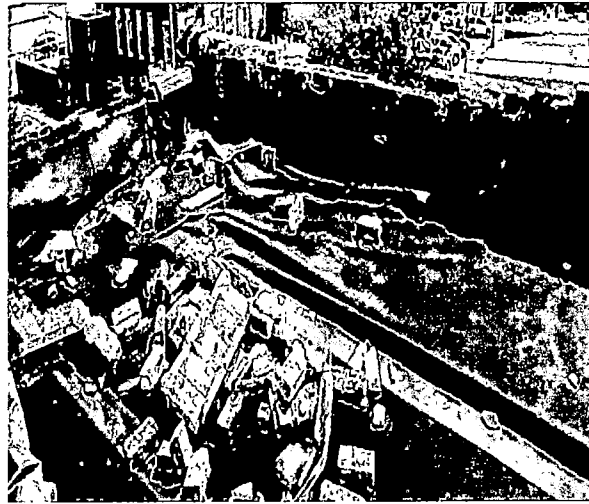


Fig. 25 Notes wind damage to EPDM

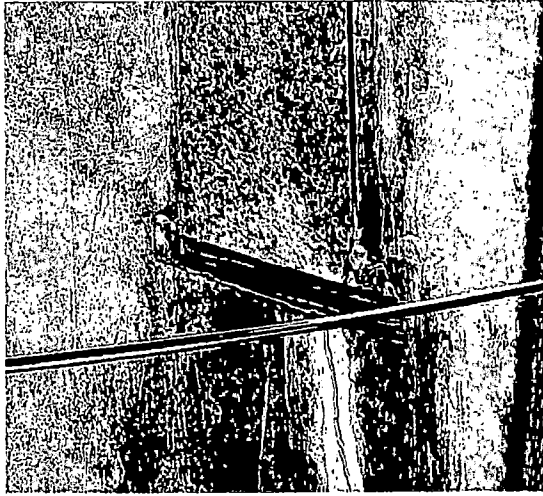


Fig. 21 Report states this photo is clay bricks at rear exterior wall have been repaired with spray foam.



Fig. 21 is not bricks, but a masonry window sealed with spray foam. No bricks are shown in the photo as this is how it was built.

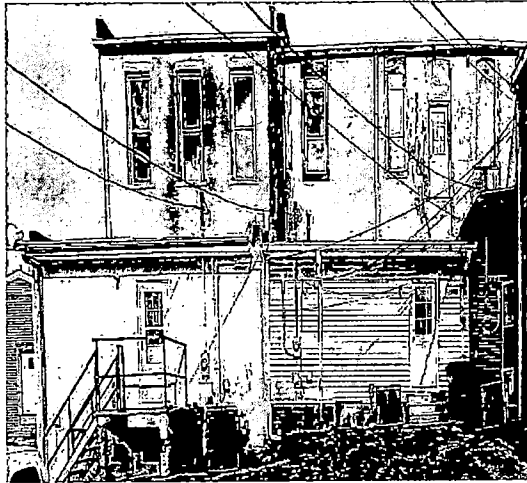


Fig. 20 Note clay bricks at rear exterior wall have been repaired with various plaster coatings.

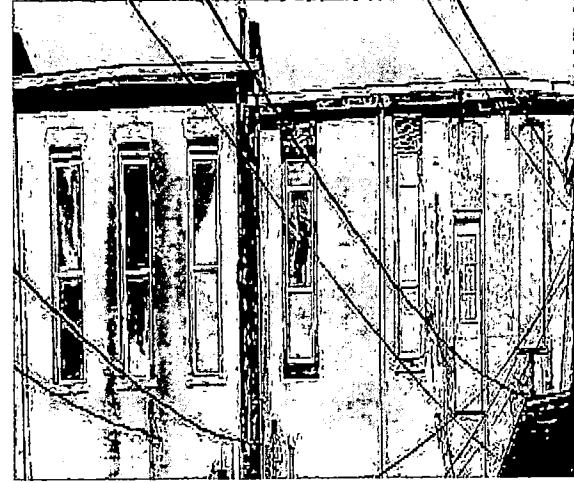


Fig. 17 Building originally constructed with this masonry coating.



Figure 22 Overview of EPDM roof cover from front of roof

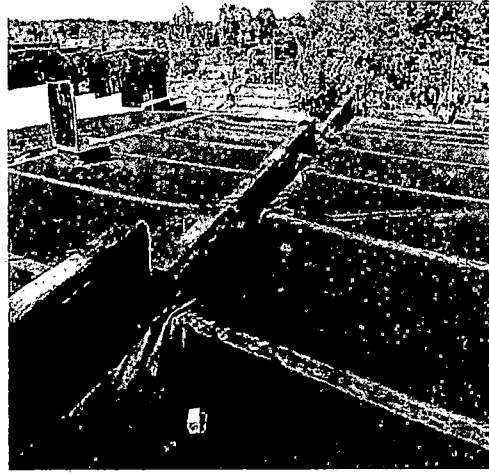


Figure 23 Overview of EPDM roof cover from rear of roof.

Conclusion

The report and estimate are incorrect in many aspects and are addressed by their respective report number and supporting photo documentation in “**Exhibit A**” attached hereto.

The alleged findings contained in this report have been refuted by the photographic evidence and sworn affidavit included herein and attached hereto. The inaccurate observations and conclusions of this report have been used to deny this legitimate claim, and it should be amended, corrected, and rescinded immediately. Roofing materials are not structural and are not even an engineering specialty. void of science (i.e. terminal velocity calculations, measurement of material impact resistance and relevant ambient factors, etc.) dovetails into a conclusion that supports the illusory coverage exclusions the adjuster has provided to the insured resulting in a wrongful denial of the insureds claim.

Therefore, based upon the information provided to you herein, it is clear that the firm has submitted information that lacks in any merit or fact that supports your partial denial of of our estimations. We formally request that the roof and upper floor conditions described in the report be correctly identified as conditions and the true extent of the damages be rendered along with correct repair methods to include the conditions that will be abated in order to repair the damaged components. And also provide detailed plans and specifications using the applicable building codes by the governing jurisdiction to safely complete the work described.

Due to the covered loss to the roof, the insurer is now required to bring the exterior masonry, structural brick walls, interior masonry walls, and interior decking and framing into compliance with applicable building codes before the roofs of those buildings are replaced. Moreover, the upper walls of the building are unreinforced with severe mortar

degradation and the upper section of the walls the walls must be made code compliant before replacement of the roofs in those areas. The upper course of brick was approved and repairing the walls is considered a major repair under the applicable building codes; Section 606.1 and 606.2.3 of the International Existing Building Code are triggered by the replacement of the roofs; and the walls are presently in a dangerous condition that constitutes a high risk situation that must be addressed immediately.

Section 606.1 of the 2012 International Building Code ("IBC") states: Structural repairs shall follow this section and Section 601.2. Regardless of the extent of structural or nonstructural damage, dangerous conditions shall be eliminated. Regardless of the scope of repair, new structural members and connections used for repair or rehabilitation shall comply with the detailing provisions of the [IBC] for new buildings of similar structure, purpose, and location. Any building, structure or portion thereof that meets any of the conditions described below shall be deemed dangerous:

2. There exists a significant risk of collapse, **detachment or dislodgment of any portion, member, appurtenance or ornamentation of the building or structure under service loads.**

Bricks and debris have dislodged from subsequent storms damaging the structure adjacent and below the roof system of the property, as well as falling onto the metal canopies and landing on the sidewalks below.

In light of these facts and circumstances, we respectfully request that this report be reviewed and that all conclusory and unsupported opinions be removed and/or revised to address the true extent of needed repairs so the insurer can render proper payment for the same.

Sincerely,

William Griffin

**YOUNG & Associates**

3102 West End Ave, #175
Nashville, TN 37203

Insured: Dr. Joe Anderson; Dr. Gwin Anderson
Property: 119-123 N Poplar
Dresden, TN 38225

Claim Rep.: Lathan McFadden
Position: Sr. Property Adjuster
Company: Engle Martin
Business: 3750 Hacks Cross Road Suite 102-337
Memphis, TN 38125

Business: (870) 945-1600
E-mail: lathan.mcfadden@englemartin.com

Estimator: Chris Williams
Position: Regional Consultant
Company: YOUNG & Associates
Business: 3102 West End Ave, #175
Nashville, TN 37203

Business: (615) 812-7474
E-mail: chris.williams@youngonline.com

Claim Number: PR-400470**Policy Number:** BOP 9592386 22**Type of Loss:** Tornado

Date of Loss: 12/10/2021 12:00 AM
Date Inspected: 5/4/2022 12:00 AM

Date Received: 4/26/2022 12:00 AM
Date Entered: 6/10/2022 12:00 AM

Price List: TNJA8X_JAN22
Restoration/Service/Remodel
Estimate: DRJOEANDERSON_0306

**WORK WILL BE AFTER
HOURS DUE TO HAZARDS**

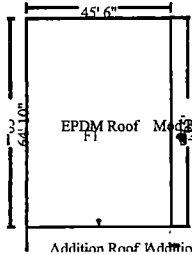
Scope of work is based on a visual inspection completed on 5/4/2022 and is based on all work being done during normal business hours. No allowance has been made for overtime or premium time. This scope of work is based on a replacement basis and does not include code upgrades, emergency services, testing and/or removal of hazardous materials.

The intent of this document is to show repair quantities with the thought process of restoring the building to pre-loss condition. The accuracy of these quantities/prices should be verified by the insured or their contractor and any proposals for the work should include all work required to restore the building to its pre-loss condition regardless of whether the trade description and quantities are shown in this document. Any potential discrepancies should be brought to our attention, in a timely manner, in order to come to an agreed scope of repair.

YA JOB # SE-20220306

**YOUNG & Associates**

3102 West End Ave, #175
Nashville, TN 37203

DRJOEANDERSON_0306**Main Roof****EPDM Roof**

2957.50 Surface Area

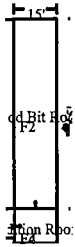
29.57 Number of Squares

175.47 Total Perimeter Length

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
DEMOLITION							
1. Tear off rubber roofing - per adhered (no haul off)	29.57 SQ	33.54	0.00	198.36	1,190.14	(0.00)	1,190.14
2. Remove Insulation - ISO board, 1 1/2"	59.15 SQ	47.20	0.00	558.38	3,350.26	(0.00)	3,350.26
<i>Assumption of roof insulation based on current codes. Tear off quantity may need to be adjusted pending roof core review.</i>							
3. Roofing - General Laborer - per hour	4.00 HR	34.35	0.00	27.48	164.88	(0.00)	164.88
<i>Additional labor for job site clean-up during demolition.</i>							
INSULATION IECC CODE CHECK SAFETY PROTOCOL AND SUPERVISOR							
4. Insulation - ISO board, 1 1/2"	59.15 SQ	175.02	501.62	2,170.80	13,024.85	(1,085.40)	11,939.45
<i>Two layers to meet current codes. Pending review of roof core, this line item may need to be separated as a code upgrade. NO</i>							
ROOFING							
5. Rubber roofing - Perimeter adhered system - 60 mil	31.05 SQ	274.26	335.83	1,770.32	10,621.92	(2,655.48)	7,966.44
<i>Including an additional 5% for waste.</i>							
6. Rubber roofing - Perimeter adhered system - 60 mil	2.60 SQ	274.26	28.12	148.24	889.44	(222.36)	667.08
<i>For covering of parapet wall in the center of the roof. Including an additional 5% for waste.</i>							
7. Membrane Roofing Installer - per hour	8.00 HR	60.74	0.00	97.18	583.10	(0.00)	583.10
<i>Additional labor for installation of membrane over parapet wall in the center of the roof.</i>							
8. Roofing - General Laborer - per hour	8.00 HR	34.35	0.00	54.96	329.76	(0.00)	329.76
<i>Additional labor for job site clean-up during installation.</i>							
9. Expansion joint - Roof - neoprene w/alum. cover, 2"-3"	65.00 LF	32.86	202.80	467.74	2,806.44	(1,002.30)	1,804.14
<i>Expansion joint at transition from EPDM to adjacent Mod Bit roofing.</i>							
<i>Continuous tile cap over the parapet walls is not present in satellite imagery from before the loss.</i>							
FLASHING							
11. Flash parapet wall only - PVC/TPO	110.50 LF	10.76	46.54	247.10	1,482.62	(864.87)	617.75
<i>Front and right side of roof.</i>							
12. Aluminum termination bar / flashing for membrane roofs	45.50 LF	1.94	3.11	18.28	109.66	(39.16)	70.50
<i>Back wall.</i>							
13. Exhaust cap - through flat roof - PVC/TPO	1.00 EA	112.45	8.31	24.16	144.92	(51.75)	93.17
Totals: EPDM Roof							
			1,126.33	5,783.00	34,697.99	5,921.32	28,776.67

**YOUNG & Associates**

3102 West End Ave, #175
Nashville, TN 37203

No mod bit roof exists on these buildings**Mod Bit Roof**

975.59 Surface Area

9.76 Number of Squares

80.17 Total Perimeter Length

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
DEMOLITION							
14. Tear off modified bitumen roofing (no haul off)	9.76 SQ	33.10	0.00	64.62	387.68	(0.00)	387.68
15. Remove Insulation - ISO board, 1 1/2"	19.51 SQ	47.20	0.00	184.18	1,105.05	(0.00)	1,105.05
<i>Assumption of roof insulation based on current codes. Tear off quantity may need to be adjusted pending roof core review.</i>							
16. Remove Cap flashing <i>Front of the building.</i>	15.00 LF	0.54	0.00	1.62	9.72	(0.00)	9.72
17. Roofing - General Laborer - per hour <i>Additional labor for job site clean-up during demolition.</i>	2.00 HR	34.35	0.00	13.74	82.44	(0.00)	82.44
INSULATION							
18. Insulation - ISO board, 1 1/2"	19.51 SQ	175.02	165.46	716.02	4,296.12	(358.01)	3,938.11
<i>Two layers to meet current codes. Pending review of roof core, this line item may need to be separated as a code upgrade.</i>							
ROOFING							
19. Modified bitumen roof - hot mopped <i>Including an additional 5% for waste.</i>	10.24 SQ	315.89	133.24	673.58	4,041.53	(2,357.57)	1,683.96
20. Roofing - General Laborer - per hour <i>Additional labor for job site clean-up during installation.</i>	4.00 HR	34.35	0.00	27.48	164.88	(0.00)	164.88
21. Expansion joint - Roof - neoprene w/alum. cover, 2"-3" <i>Expansion joint at transition from Mod Bit to adjacent TPO membrane.</i>	65.00 LF	32.86	202.80	467.74	2,806.44	(1,002.30)	1,804.14
FLASHING							
22. Material Only Modified bitumen roof - self-adhering <i>Material for chimney flashing.</i>	1.00 SQ	174.77	17.04	38.36	230.17	(134.27)	95.90
23. Roofer - per hour <i>Labor to flash chimneys.</i>	4.00 HR	66.64	0.00	53.32	319.88	(0.00)	319.88
24. Cap flashing <i>Front parapet wall.</i>	15.00 LF	15.97	16.98	51.32	307.85	(109.94)	197.91
25. Flash parapet wall only - bitumen <i>Front parapet wall.</i>	15.00 LF	9.38	4.30	29.00	174.00	(101.50)	72.50
26. Aluminum termination bar / flashing for membrane roofs <i>Back wall.</i>	15.00 LF	1.94	1.02	6.02	36.14	(12.91)	23.23
Totals: Mod Bit Roof			540.84	2,327.00	13,961.90	4,076.50	9,885.40

Front Metal Roof

**YOUNG & Associates**

3102 West End Ave, #175
Nashville, TN 37203

FRONT METAL CANOPY IS HEAVILY DAMAGED

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
<i>Cosmetic condition of roof at time of inspection matches historical imagery of building exterior in 2012. No structural damages observed.</i>							
Totals: Front Metal Roof			0.00	0.00	0.00	0.00	0.00

Total: Main Roof			1,667.17	8,110.00	48,659.89	9,997.82	38,662.07
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THIS IS INCORRECT IDENTITY
OF BRICK. THIS IS FRAUD

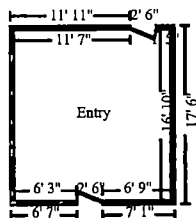
Exterior

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
MASONRY							
27. Material Only Paver brick <i>Material for parapet wall repairs.</i>	100.00 SF	2.84	27.69	62.34	374.03	(194.81)	179.22
28. Mason - Brick / Stone - per hour <i>2 workers, 2 days, for repair to parapet wall.</i>	32.00 HR	62.36	0.00	399.10	2,394.62	(0.00)	2,394.62
DOORS & WINDOWS							
29. Storefront - aluminum anodized frame - Single pane	48.00 SF	23.40	75.91	239.82	1,438.93	(839.38)	599.55
SIDING							
30. Siding Installer - per hour <i>Labor for exterior window sill covering, including mobilization and travel.</i>	4.00 HR	71.05	0.00	56.84	341.04	(0.00)	341.04
31. Material Only Wrap wood window trim with aluminum sheet* <i>Material for metal sill covering.</i>	1.00 EA	46.02	4.49	10.10	60.61	(15.16)	45.45
CLEANING							
32. Clean exterior masonry - acid wash <i>Preparation of the face of the parapet wall for painting.</i>	182.00 SF	0.56	0.53	20.48	122.93	(0.00)	122.93
PAINTING							
33. Paint brick	182.00 SF	0.80	5.32	30.18	181.10	(105.64)	75.46
34. Painter - per hour <i>Additional labor for painting to account for parapet wall detail and painting from a boom lift.</i>	16.00 HR	64.28	0.00	205.70	1,234.18	(719.94)	514.24
Totals: Exterior			113.94	1,024.56	6,147.44	1,874.93	4,272.51

NO ONE DOES THIS ... EVER

Interior

119 N Poplar - Attorney General Office

**Entry**

Height: 10' 2"

657.44 SF Walls	260.92 SF Ceiling
918.36 SF Walls & Ceiling	260.92 SF Floor
28.99 SY Flooring	64.67 LF Floor Perimeter
64.67 LF Ceil. Perimeter	

**YOUNG & Associates**3102 West End Ave, #175
Nashville, TN 37203**THEY AGREE THE WATER PENETRATED THE BARRIER IN
THIS INSTANCE, BUT NOT THE OTHERS. CHECK FRAUD**

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
DEMOLITION							
35. Tear out wet drywall, cleanup, bag for disposal	64.00 SF	0.80	0.94	10.42	62.56	(0.00)	62.56
<i>Ceiling.</i>							
WALL & CEILING CLADDING							
36. Mask per square foot for drywall work	260.92 SF	0.22	1.53	11.78	70.71	(5.89)	64.82
37. 5/8" drywall - hung, taped, ready for texture	64.00 SF	2.04	3.87	26.90	161.33	(13.45)	147.88
<i>Ceiling.</i>							
38. Texture drywall - heavy hand texture	260.92 SF	0.86	3.56	45.60	273.55	(22.80)	250.75
39. Drywall Installer / Finisher - per hour	2.00 HR	76.16	0.00	30.46	182.78	(15.23)	167.55
<i>Additional labor to feather new drywall to existing.</i>							
PAINTING							
40. Floor protection - heavy paper and tape	260.92 SF	0.43	1.78	22.80	136.78	(79.79)	56.99
41. Mask the surface area per square foot - plastic and tape - 4 mil	400.00 SF	0.24	2.34	19.66	118.00	(68.84)	49.16
<i>Cover contents during drywall and paint work.</i>							
42. Paint the walls - one coat	657.44 SF	0.63	8.33	84.50	507.02	(295.76)	211.26
MECHANICAL							
43. Heat/AC register - Mechanically attached - Detach & reset	1.00 EA	12.92	0.00	2.58	15.50	(0.00)	15.50
ELECTRICAL							
44. Fluorescent light fixture - 2' & 4' - Detach & reset	5.00 EA	64.70	0.00	64.70	388.20	(0.00)	388.20
CLEANING							
45. Content Manipulation charge - per hour	4.00 HR	34.35	0.00	27.48	164.88	(0.00)	164.88
46. Clean and deodorize carpet - Light	260.92 SF	0.32	0.25	16.76	100.50	(0.00)	100.50
47. Final cleaning - construction - Commercial	260.92 SF	0.18	0.00	9.40	56.37	(0.00)	56.37
Totals: Entry			22.60	373.04	2,238.18	501.76	1,736.42
Total: 119 N Poplar - Attorney General Office			22.60	373.04	2,238.18	501.76	1,736.42

121 N Poplar - Sweet Nana's

**YOUNG & Associates**

3102 West End Ave, #175
Nashville, TN 37203

**Main Room****Height: 10' 4"**

1398.40 SF Walls	902.99 SF Ceiling
2301.39 SF Walls & Ceiling	902.99 SF Floor
100.33 SY Flooring	134.69 LF Floor Perimeter
144.67 LF Ceil. Perimeter	

Missing Wall - Goes to Floor	2' 8" X 6' 8"	Opens into SIDE_HALLWAY
Window	2' 10" X 5' 1 9/16"	Opens into Exterior
Window - Goes to Floor	2' 3 11/16" X 6' 7 13/16"	Opens into Exterior
Window - Goes to Floor	2' 4" X 6' 8 1/8"	Opens into Exterior
Window	3' X 5' 2"	Opens into Exterior
Missing Wall - Goes to Floor	2' 8" X 6' 8"	Opens into BACK_HALLWAY

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
DEMOLITION							
48. Tear out wet drywall, cleanup, bag for disposal	632.10 SF	0.80	9.24	102.98	617.90	(0.00)	617.90
<i>Ceiling.</i>							
49. Remove Glue down carpet	902.99 SF	0.57	0.00	102.94	617.64	(0.00)	617.64
50. Tear off painted acoustic ceiling (popcorn) texture	270.90 SF	0.83	0.00	44.98	269.83	(0.00)	269.83
WALL & CEILING CLADDING							
51. Mask per square foot for drywall work	902.99 SF	0.22	5.28	40.80	244.74	(20.40)	224.34
52. 5/8" drywall - hung, taped, ready for texture	632.10 SF	2.04	38.21	265.54	1,593.23	(132.77)	1,460.46
<i>Ceiling.</i>							
53. Acoustic ceiling (popcorn) texture	902.99 SF	0.91	4.40	165.22	991.34	(82.61)	908.73
54. Drywall Installer / Finisher - per hour	2.00 HR	76.16	0.00	30.46	182.78	(15.23)	167.55
<i>Additional labor to feather new drywall to existing.</i>							
PAINTING							
55. Floor protection - heavy paper and tape	902.99 SF	0.43	6.16	78.90	473.35	(276.11)	197.24
56. Mask the surface area per square foot - plastic and tape - 4 mil	400.00 SF	0.24	2.34	19.66	118.00	(68.84)	49.16
<i>Cover contents during drywall and paint work.</i>							
57. Paint baseboard - one coat	134.69 LF	0.91	1.18	24.76	148.51	(86.63)	61.88
58. Paint the walls - one coat	1,398.40 SF	0.63	17.72	179.74	1,078.45	(629.09)	449.36
FLOORING							
59. Floor prep (scrape rubber back residue)	902.99 SF	0.42	0.00	75.86	455.12	(265.48)	189.64
60. Glue down carpet	997.42 SF	2.34	190.61	504.92	3,029.49	(1,767.20)	1,262.29
MECHANICAL							
61. Heat/AC register - Mechanically attached - Detach & reset	4.00 EA	12.92	0.00	10.34	62.02	(0.00)	62.02
ELECTRICAL							
62. Fluorescent light fixture - 2' & 4' - Detach & reset	24.00 EA	64.70	0.00	310.56	1,863.36	(0.00)	1,863.36

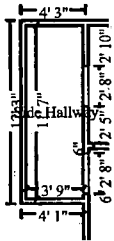
CLEANING**DO NOT ACCEPT THIS REBUT**

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3102 West End Ave, #175
Nashville, TN 37203

CONTINUED - Main Room

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
63. Content Manipulation charge - per hour	4.00 HR	34.35	0.00	27.48	164.88	(0.00)	164.88
64. Final cleaning - construction - Commercial	902.99 SF	0.18	0.00	32.50	195.04	(0.00)	195.04
Totals: Main Room			275.14	2,017.64	12,105.68	3,344.36	8,761.32

**Side Hallway****Height: 10' 4"**

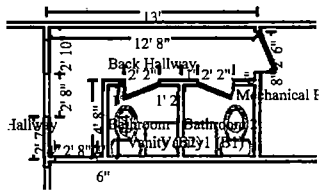
280.67 SF Walls	43.32 SF Ceiling
323.98 SF Walls & Ceiling	43.32 SF Floor
4.81 SY Flooring	25.27 LF Floor Perimeter
30.60 LF Ceil. Perimeter	

Missing Wall - Goes to Floor**2' 8" X 6' 8"****Opens into MAIN_ROOM****Missing Wall - Goes to Floor****2' 8" X 6' 8"****Opens into BACK_HALLWAY**

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
DEMOLITION							
65. Remove Glue down carpet	43.32 SF	0.57	0.00	4.94	29.63	(0.00)	29.63
PAINTING							
66. Floor protection - heavy paper and tape	43.32 SF	0.43	0.30	3.78	22.71	(13.25)	9.46
67. Paint baseboard - one coat	25.27 LF	0.91	0.22	4.64	27.86	(16.25)	11.61
FLOORING							
68. Floor prep (scrape rubber back residue)	43.32 SF	0.42	0.00	3.64	21.83	(12.73)	9.10
69. Glue down carpet	95.17 SF	2.34	18.19	48.18	289.07	(168.62)	120.45
CLEANING							
70. Final cleaning - construction - Commercial	43.32 SF	0.18	0.00	1.56	9.36	(0.00)	9.36
Totals: Side Hallway			18.71	66.74	400.46	210.85	189.61

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3102 West End Ave, #175
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**Back Hallway****Height: 8'**

293.19 SF Walls	56.44 SF Ceiling
349.63 SF Walls & Ceiling	56.44 SF Floor
6.27 SY Flooring	35.76 LF Floor Perimeter
41.09 LF Ceil. Perimeter	

Missing Wall - Goes to Floor**2' 8" X 6' 8"****Opens into SIDE_HALLWAY****Missing Wall - Goes to Floor****2' 8" X 6' 8"****Opens into MAIN_ROOM**

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
DEMOLITION							
71. Tear out wet drywall, cleanup, bag for disposal	92.50 SF	0.80	1.35	15.08	90.43	(0.00)	90.43
<i>Part of the ceiling and walls.</i>							
72. Tear off painted acoustic ceiling (popcorn) texture	22.57 SF	0.83	0.00	3.74	22.47	(0.00)	22.47
73. Remove Light fixture	1.00 EA	7.59	0.00	1.52	9.11	(0.00)	9.11
74. Remove Glue down carpet	56.44 SF	0.57	0.00	6.44	38.61	(0.00)	38.61
WALL & CEILING CLADDING							
75. Mask per square foot for drywall work	56.44 SF	0.22	0.33	2.54	15.29	(1.27)	14.02
76. 5/8" drywall - hung, taped, ready for texture	33.86 SF	2.04	2.05	14.24	85.36	(7.12)	78.24
<i>Ceiling.</i>							
77. 1/2" drywall - hung, taped, floated, ready for paint	58.64 SF	2.23	3.43	26.84	161.04	(13.42)	147.62
<i>Walls.</i>							
78. Acoustic ceiling (popcorn) texture	56.44 SF	0.91	0.27	10.34	61.97	(5.17)	56.80
79. Drywall Installer / Finisher - per hour	2.00 HR	76.16	0.00	30.46	182.78	(15.23)	167.55
<i>Additional labor to feather new drywall to existing.</i>							
PAINTING							
80. Floor protection - heavy paper and tape	56.44 SF	0.43	0.39	4.94	29.60	(17.26)	12.34
81. Paint baseboard - one coat	35.76 LF	0.91	0.31	6.56	39.41	(23.00)	16.41
82. Seal/prime then paint part of the walls twice (3 coats)	58.64 SF	1.24	1.60	14.86	89.17	(52.02)	37.15
<i>Section of replacement drywall.</i>							
83. Paint part of the walls - one coat	234.55 SF	0.63	2.97	30.16	180.90	(105.52)	75.38
FLOORING							
84. Floor prep (scrape rubber back residue)	56.44 SF	0.42	0.00	4.74	28.44	(16.59)	11.85
85. Glue down carpet	113.00 SF	2.34	21.59	57.20	343.21	(200.20)	143.01
ELECTRICAL							
86. Fluorescent light fixture - 2' & 4' - Detach & reset	1.00 EA	64.70	0.00	12.94	77.64	(0.00)	77.64
87. Light fixture	1.00 EA	64.66	3.22	13.58	81.46	(47.51)	33.95
CLEANING							
88. Final cleaning - construction - Commercial	56.44 SF	0.18	0.00	2.04	12.20	(0.00)	12.20

PENNIES ON THE DOLLAR AND INCORRECT SCOPE

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6/21/2022

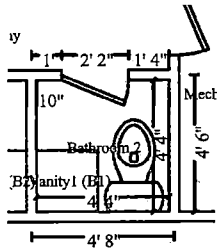
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**YOUNG & Associates**

3102 West End Ave, #175
Nashville, TN 37203

CONTINUED - Back Hallway

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
Totals: Back Hallway			37.51	258.22	1,549.09	504.31	1,044.78

**Bathroom 2****Height: 8'**

126.36 SF Walls	18.70 SF Ceiling
145.06 SF Walls & Ceiling	14.70 SF Floor
1.63 SY Flooring	13.30 LF Floor Perimeter
17.30 LF Ceil. Perimeter	

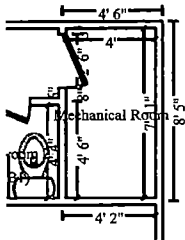
DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
DEMOLITION							
89. Tear out wet drywall, cleanup, bag for disposal	14.96 SF	0.80	0.22	2.44	14.63	(0.00)	14.63
<i>Ceiling.</i>							
90. Tear off painted acoustic ceiling (popcorn) texture	3.74 SF	0.83	0.00	0.62	3.72	(0.00)	3.72
WALL & CEILING CLADDING							
91. Mask per square foot for drywall work	14.70 SF	0.22	0.09	0.66	3.98	(0.33)	3.65
92. 5/8" drywall - hung, taped, ready for texture	18.70 SF	2.04	1.13	7.86	47.14	(3.93)	43.21
<i>Ceiling.</i>							
93. Acoustic ceiling (popcorn) texture	18.70 SF	0.91	0.09	3.42	20.53	(1.71)	18.82
WALLPAPER							
94. Prep wall for wallpaper	63.18 SF	0.61	0.00	7.70	46.24	(0.00)	46.24
95. Wallpaper - Standard grade	63.18 SF	2.06	4.50	26.94	161.59	(94.26)	67.33
96. Wallpaper Hanger - per hour	2.00 HR	66.84	0.00	26.74	160.42	(0.00)	160.42
<i>Additional labor for mobilization and travel.</i>							
97. Bathroom mirror - Detach & reset	1.00 SF	7.99	0.00	1.60	9.59	(0.00)	9.59
MECHANICAL							
98. Bathroom ventilation fan - Detach & reset	1.00 EA	69.21	0.00	13.84	83.05	(0.00)	83.05
99. Heat/AC register - Mechanically attached - Detach & reset	1.00 EA	12.92	0.00	2.58	15.50	(0.00)	15.50
ELECTRICAL							
100. Light fixture - Detach & reset	1.00 EA	44.56	0.00	8.92	53.48	(0.00)	53.48
CLEANING							
101. Final cleaning - construction - Commercial	2.00 SF	0.18	0.00	0.08	0.44	(0.00)	0.44

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3102 West End Ave, #175
Nashville, TN 37203

CONTINUED - Bathroom 2

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
Totals: Bathroom 2			6.03	103.40	620.31	100.23	520.08

**Mechanical Room****Height: 8'**

191.25 SF Walls	31.96 SF Ceiling
223.21 SF Walls & Ceiling	31.96 SF Floor
3.55 SY Flooring	23.91 LF Floor Perimeter
23.91 LF Ceil. Perimeter	

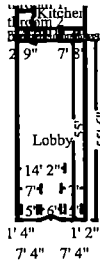
DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
DEMOLITION							
102. Tear out wet drywall, cleanup, bag for disposal	31.96 SF	0.80	0.47	5.22	31.26	(0.00)	31.26
<i>Ceiling.</i>							
103. Remove Glue down carpet	31.96 SF	0.57	0.00	3.64	21.86	(0.00)	21.86
WALL & CEILING CLADDING							
104. Mask per square foot for drywall work	31.96 SF	0.22	0.19	1.44	8.66	(0.72)	7.94
105. 5/8" drywall - hung, taped, ready for texture	31.96 SF	2.04	1.93	13.42	80.55	(6.71)	73.84
<i>Ceiling.</i>							
106. Acoustic ceiling (popcorn) texture	31.96 SF	0.91	0.16	5.86	35.10	(2.93)	32.17
FLOORING							
107. Floor prep (scrape rubber back residue)	31.96 SF	0.42	0.00	2.68	16.10	(9.39)	6.71
108. Glue down carpet	81.83 SF	2.34	15.64	41.42	248.54	(144.99)	103.55
PAINTING							
109. Floor protection - heavy paper and tape	31.96 SF	0.43	0.22	2.78	16.74	(9.77)	6.97
110. Paint baseboard - one coat	23.91 LF	0.91	0.21	4.40	26.37	(15.38)	10.99
111. Paint the walls - one coat	191.25 SF	0.63	2.42	24.58	147.49	(86.03)	61.46
MECHANICAL							
112. HVAC Technician - per hour	2.00 HR	86.39	0.00	34.56	207.34	(0.00)	207.34
<i>Labor to detach and reset furnace vent.</i>							
PLUMBING							
113. Plumber - per hour	1.00 HR	91.90	0.00	18.38	110.28	(0.00)	110.28
<i>Labor to detach and reset water heater vent pipe.</i>							
CLEANING							

**YOUNG & Associates**

3102 West End Ave, #175
Nashville, TN 37203

CONTINUED - Mechanical Room

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
114. Content Manipulation charge - per hour	1.50 HR	34.35	0.00	10.30	61.83	(0.00)	61.83
115. Final cleaning - construction - Commercial	31.96 SF	0.18	0.00	1.16	6.91	(0.00)	6.91
Totals: Mechanical Room			21.24	169.84	1,019.03	275.92	743.11
Total: 121 N Poplar - Sweet Nana's			358.63	2,615.84	15,694.57	4,435.67	11,258.90

123 N Poplar - Dresden Insurance Agency**Lobby****Height: 10' 2"**

1413.67 SF Walls	1100.64 SF Ceiling
2514.31 SF Walls & Ceiling	1100.64 SF Floor
122.29 SY Flooring	140.15 LF Floor Perimeter
150.00 LF Ceil. Perimeter	

Window	5' X 4'	Opens into Exterior
Door	6' X 6' 8"	Opens into Exterior
Window	5' X 3' 11 11/16"	Opens into Exterior
Missing Wall	3' 10 3/16" X 10' 2"	Opens into KITCHEN_HALL

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
DEMOLITION							
116. Tear out wet drywall, cleanup, bag for disposal 32sf ceiling, 32sf wall.	64.00 SF	0.80	0.94	10.42	62.56	(0.00)	62.56
117. Tear off painted acoustic ceiling (popcorn) texture	1,068.64 SF	0.83	0.00	177.40	1,064.37	(0.00)	1,064.37
WALL & CEILING CLADDING							
118. Mask per square foot for drywall work	1,100.64 SF	0.22	6.44	49.70	298.28	(24.85)	273.43
119. 5/8" drywall - hung, taped, ready for texture Ceiling.	32.00 SF	2.04	1.93	13.44	80.65	(6.72)	73.93
120. 1/2" drywall - hung, taped, floated, ready for paint Walls.	32.00 SF	2.23	1.87	14.66	87.89	(7.33)	80.56
121. Acoustic ceiling (popcorn) texture	1,100.64 SF	0.91	5.37	201.40	1,208.35	(100.70)	1,107.65
122. Drywall Installer / Finisher - per hour	2.00 HR	76.16	0.00	30.46	182.78	(15.23)	167.55
DRJOEANDERSON_0306						6/21/2022	Page: 11

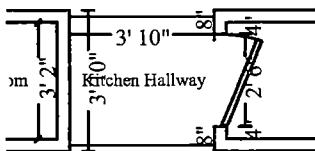
THEY CANNOT SAY THE BOTTOM IS DAMAGED AND IGNORE THE TOP

**YOUNG & Associates**

3102 West End Ave, #175
Nashville, TN 37203

CONTINUED - Lobby

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
<i>Additional labor to feather new drywall to existing.</i>							
PAINTING							
123. Floor protection - heavy paper and tape	1,100.64 SF	0.43	7.51	96.16	576.95	(336.56)	240.39
124. Mask the surface area per square foot - plastic and tape - 4 mil	400.00 SF	0.24	2.34	19.66	118.00	(68.84)	49.16
<i>Cover contents during drywall and paint work.</i>							
125. Seal/prime then paint the surface area twice (3 coats)	35.20 SF	1.24	0.96	8.94	53.55	(31.23)	22.32
<i>Section of replacement drywall.</i>							
126. Paint part of the walls - one coat	1,378.47 SF	0.63	17.47	177.18	1,063.09	(620.14)	442.95
ELECTRICAL							
127. Fluorescent light fixture - 2' & 4' - Detach & reset	26.00 EA	64.70	0.00	336.44	2,018.64	(0.00)	2,018.64
CLEANING							
128. Content Manipulation charge - per hour	4.00 HR	34.35	0.00	27.48	164.88	(0.00)	164.88
129. Clean and deodorize carpet - Light	1,100.64 SF	0.32	1.07	70.66	423.93	(0.00)	423.93
130. Final cleaning - construction - Commercial	1,100.64 SF	0.18	0.00	39.62	237.74	(0.00)	237.74
Totals: Lobby			45.90	1,273.62	7,641.66	1,211.60	6,430.06

**Kitchen Hallway****Height: 8' 2"**

67.10 SF Walls	13.48 SF Ceiling
80.58 SF Walls & Ceiling	13.48 SF Floor
1.50 SY Flooring	7.67 LF Floor Perimeter
11.52 LF Ceil. Perimeter	

Missing Wall **3' 10 3/16" X 8' 2"**
Missing Wall - Goes to Floor **3' 10 3/16" X 7'**

Opens into LOBBY
Opens into KITCHEN

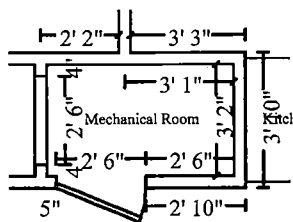
DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
DEMOLITION							
131. Tear out wet drywall, cleanup, bag for disposal	29.48 SF	0.80	0.43	4.80	28.81	(0.00)	28.81
<i>Ceiling and upper section of wall.</i>							
WALL & CEILING CLADDING							
132. Mask per square foot for drywall work	13.48 SF	0.22	0.08	0.62	3.67	(0.31)	3.36

**YOUNG & Associates**

3102 West End Ave, #175
Nashville, TN 37203

CONTINUED - Kitchen Hallway

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
133. 5/8" drywall - hung, taped, ready for texture <i>Ceiling.</i>	13.48 SF	2.04	0.82	5.66	33.98	(2.83)	31.15
134. 1/2" drywall - hung, taped, floated, ready for paint <i>Walls.</i>	16.00 SF	2.23	0.94	7.32	43.94	(3.66)	40.28
135. Acoustic ceiling (popcorn) texture	13.48 SF	0.91	0.07	2.48	14.82	(1.24)	13.58
136. Drywall Installer / Finisher - per hour <i>Additional labor to feather new drywall to existing.</i>	2.00 HR	76.16	0.00	30.46	182.78	(15.23)	167.55
PAINTING							
137. Floor protection - heavy paper and tape	13.48 SF	0.43	0.09	1.18	7.07	(4.12)	2.95
138. Seal/prime then paint the surface area twice (3 coats) <i>Section of replacement drywall.</i>	17.60 SF	1.24	0.48	4.46	26.76	(15.61)	11.15
139. Paint part of the walls - one coat	49.50 SF	0.63	0.63	6.36	38.18	(22.27)	15.91
CLEANING							
140. Clean and deodorize carpet - Light	13.48 SF	0.32	0.01	0.86	5.18	(0.00)	5.18
141. Final cleaning - construction - Commercial	13.48 SF	0.18	0.00	0.48	2.91	(0.00)	2.91
Totals: Kitchen Hallway			3.55	64.68	388.10	65.27	322.83

**Mechanical Room****Height: 10' 2"**

154.47 SF Walls	16.63 SF Ceiling
171.10 SF Walls & Ceiling	16.63 SF Floor
1.85 SY Flooring	14.33 LF Floor Perimeter
16.83 LF Ceil. Perimeter	

Missing Wall - Goes to Floor**2' 6" X 6' 8"****Opens into CLOSET2**

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
DEMOLITION							
142. Tear out wet drywall, cleanup, bag for disposal <i>Ceiling.</i>	16.63 SF	0.80	0.24	2.70	16.24	(0.00)	16.24
143. Tear out wet drywall, no bagging, per LF - up to 2' tall	3.00 LF	2.38	0.00	1.42	8.56	(0.00)	8.56
144. Tear out baseboard and bag for disposal	3.00 LF	1.01	0.05	0.62	3.70	(0.00)	3.70

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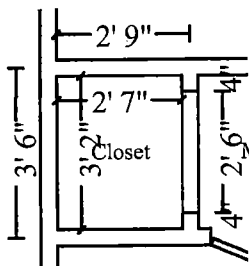
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**YOUNG & Associates**

3102 West End Ave, #175
Nashville, TN 37203

CONTINUED - Mechanical Room

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
WALL & CEILING CLADDING							
145. Mask per square foot for drywall work	16.63 SF	0.22	0.10	0.76	4.52	(0.38)	4.14
146. 5/8" drywall - hung, taped, ready for texture	16.63 SF	2.04	1.01	6.98	41.92	(3.49)	38.43
<i>Ceiling.</i>							
147. Acoustic ceiling (popcorn) texture	16.63 SF	0.91	0.08	3.04	18.25	(1.52)	16.73
148. 1/2" - drywall per LF - up to 2' tall	3.00 LF	8.77	0.39	5.34	32.04	(2.67)	29.37
149. Drywall Installer / Finisher - per hour	0.50 HR	76.16	0.00	7.62	45.70	(3.81)	41.89
<i>Labor to feather new drywall to existing.</i>							
FINISH CARPENTRY							
150. Baseboard - 5 1/4"	3.00 LF	4.01	0.68	2.54	15.25	(1.27)	13.98
PAINTING							
151. Floor protection - heavy paper and tape	16.63 SF	0.43	0.11	1.46	8.72	(5.09)	3.63
152. Seal & paint baseboard - two coats	3.00 LF	1.42	0.04	0.86	5.16	(3.01)	2.15
153. Seal/prime then paint the surface area twice (3 coats)	9.00 SF	1.24	0.25	2.30	13.71	(7.98)	5.73
<i>Section of new drywall.</i>							
154. Paint part of the walls - one coat	145.47 SF	0.63	1.84	18.70	112.19	(65.45)	46.74
MECHANICAL							
155. Air handler - with heat element - Detach & reset	1.00 EA	739.17	0.00	147.84	887.01	(0.00)	887.01
CLEANING							
156. Clean and deodorize carpet - heavy staining	16.63 SF	0.60	0.10	2.02	12.10	(0.00)	12.10
157. Final cleaning - construction - Commercial	16.63 SF	0.18	0.00	0.60	3.59	(0.00)	3.59
Totals: Mechanical Room			4.89	204.80	1,228.66	94.67	1,133.99

**Closet****Height: 10' 2"**

100.25 SF Walls	8.18 SF Ceiling
108.43 SF Walls & Ceiling	8.18 SF Floor
0.91 SY Flooring	9.00 LF Floor Perimeter
11.50 LF Ceil. Perimeter	

2' 6" X 6' 8"**Opens into MECHANICAL_R**

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
DRJOEANDERSON_0306						6/21/2022	Page: 14

**YOUNG & Associates**

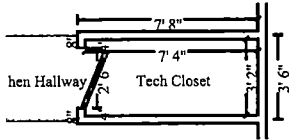
3102 West End Ave, #175
Nashville, TN 37203

CONTINUED - Closet

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
DEMOLITION							
158. Tear out wet drywall, cleanup, bag for disposal	108.43 SF	0.80	1.59	17.66	105.99	(0.00)	105.99
<i>Ceiling and walls.</i>							
159. Tear out baseboard and bag for disposal	9.00 LF	1.01	0.15	1.86	11.10	(0.00)	11.10
WALL & CEILING CLADDING							
160. Mask per square foot for drywall work	8.18 SF	0.22	0.05	0.38	2.23	(0.19)	2.04
161. 5/8" drywall - hung, taped, ready for texture	8.18 SF	2.04	0.49	3.44	20.62	(1.72)	18.90
<i>Ceiling.</i>							
162. Acoustic ceiling (popcorn) texture	8.18 SF	0.91	0.04	1.48	8.96	(0.74)	8.22
163. 1/2" drywall - hung, taped, floated, ready for paint	100.25 SF	2.23	5.86	45.90	275.32	(22.95)	252.37
<i>Walls.</i>							
FINISH CARPENTRY							
164. Shelving - wire (vinyl coated) - Detach & reset	12.00 LF	7.39	0.00	17.74	106.42	(0.00)	106.42
165. Baseboard - 5 1/4"	9.00 LF	4.01	2.03	7.62	45.74	(3.81)	41.93
PAINTING							
166. Floor protection - heavy paper and tape	8.18 SF	0.43	0.06	0.72	4.30	(2.50)	1.80
167. Seal & paint baseboard - two coats	9.00 LF	1.42	0.11	2.58	15.47	(9.03)	6.44
168. Seal/prime then paint the walls twice (3 coats)	100.25 SF	1.24	2.74	25.40	152.45	(88.94)	63.51
ELECTRICAL							
169. Light fixture - Detach & reset	1.00 EA	44.56	0.00	8.92	53.48	(0.00)	53.48
CLEANING							
170. Clean and deodorize carpet - heavy staining	8.18 SF	0.60	0.05	1.00	5.96	(0.00)	5.96
171. Content Manipulation charge - per hour	1.00 HR	34.35	0.00	6.88	41.23	(0.00)	41.23
172. Final cleaning - construction - Commercial	8.18 SF	0.18	0.00	0.30	1.77	(0.00)	1.77
Totals: Closet			13.17	141.88	851.04	129.88	721.16

**YOUNG & Associates**

3102 West End Ave, #175
Nashville, TN 37203

**Tech Closet****Height: 10' 2"**

213.13 SF Walls	23.17 SF Ceiling
236.30 SF Walls & Ceiling	23.17 SF Floor
2.57 SY Flooring	20.96 LF Floor Perimeter
20.96 LF Ceil. Perimeter	

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
DEMOLITION							
173. Tear out wet drywall, cleanup, bag for disposal	9.27 SF	0.80	0.14	1.50	9.06	(0.00)	9.06
<i>Ceiling.</i>							
174. Tear off painted acoustic ceiling (popcorn) texture	13.90 SF	0.83	0.00	2.30	13.84	(0.00)	13.84
WALL & CEILING CLADDING							
175. Mask per square foot for drywall work	236.30 SF	0.22	1.38	10.68	64.05	(5.34)	58.71
<i>Floor and low voltage equipment.</i>							
176. 5/8" drywall - hung, taped, ready for texture	9.27 SF	2.04	0.56	3.90	23.37	(1.95)	21.42
<i>Ceiling.</i>							
177. Drywall Installer / Finisher - per hour	0.50 HR	76.16	0.00	7.62	45.70	(3.81)	41.89
<i>Additional labor to feather new drywall to existing.</i>							
178. Acoustic ceiling (popcorn) texture	23.17 SF	0.91	0.11	4.24	25.43	(2.12)	23.31
ELECTRICAL							
179. Fluorescent light fixture - 2' & 4' - Detach & reset	1.00 EA	64.70	0.00	12.94	77.64	(0.00)	77.64
CLEANING							
180. Clean and deodorize carpet - Light	23.17 SF	0.32	0.02	1.48	8.91	(0.00)	8.91
181. Final cleaning - construction - Commercial	23.17 SF	0.18	0.00	0.84	5.01	(0.00)	5.01
Totals: Tech Closet			2.21	45.50	273.01	13.22	259.79

Total: (123 N Poplar - Dresden Insurance Agency)	69.72	1,730.48	10,382.47	1,514.64	8,867.83
Total: Interior	450.95	4,719.36	28,315.22	6,452.07	21,863.15

General Conditions

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
SUPERVISION							
(182. Commercial Supervision / Project Management - per hour <i>1hr/day, for 4 weeks.</i>	(20.00 HR)	(63.76)	(0.00)	(255.04)	(1,530.24)	((0.00))	(1,530.24)

DEBRIS REMOVAL

**YOUNG & Associates**

3102 West End Ave, #175
Nashville, TN 37203

THERE IS NO SAFETY OR
SUPERVISION

CONTINUED - General Conditions

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
183. Dumpster load - Approx. 30 yards, 5-7 tons of debris	2.00 EA	557.69	0.00	223.08	1,338.46	(0.00)	1,338.46
TEMPORARY SERVICES							
184. Temporary toilet (per month)	1.00 MO	115.00	0.00	23.00	138.00	(0.00)	138.00
185. Job-site cargo/storage container - 20' long - per month	1.00 MO	87.83	0.00	17.56	105.39	(0.00)	105.39
186. Job-site cargo container - pick up/del. (each way) 16'-40'	2.00 EA	99.40	0.00	39.76	238.56	(0.00)	238.56
TOOLS / EQUIPMENT RENTAL							
187. Boom lift - 30'-45' reach (per week) <i>2 week rental to facilitate roofing and front parapet wall repairs.</i>	2.00 WK	972.00	0.00	388.80	2,332.80	(0.00)	2,332.80
188. Equipment Operator - per hour	80.00 HR	51.41	0.00	822.56	4,935.36	(0.00)	4,935.36
PERMITS / FEES							
189. Permits & Fees* <i>Permit fees, if applicable, paid as incurred.</i>	1.00 EA					AS INCURRED	
Totals: General Conditions			0.00	1,769.80	10,618.81	0.00	10,618.81
Line Item Totals: DRJOEANDERSON_0306			2,232.06	15,623.72	93,741.36	18,324.82	75,416.54

Grand Total Areas:

5,737.75 SF Walls	2,702.41 SF Ceiling	8,440.16 SF Walls and Ceiling
2,694.41 SF Floor	299.38 SY Flooring	590.06 LF Floor Perimeter
0.00 SF Long Wall	0.00 SF Short Wall	641.25 LF Ceil. Perimeter
2,694.41 Floor Area	2,878.60 Total Area	5,737.75 Interior Wall Area
5,231.62 Exterior Wall Area	420.83 Exterior Perimeter of Walls	
4,620.83 Surface Area	46.21 Number of Squares	415.62 Total Perimeter Length
0.00 Total Ridge Length	0.00 Total Hip Length	



William Griffin, Public Insurance Adjuster

128 Poplar Street, Gadsden, TN 38337

Insured: Dr. Joe & Gwin Anderson
Property: 125 N Poplar Street
Dresden, TN 38225

Claim Number:

Policy Number:

Type of Loss:

Date of Loss:

Date Received:

Date Inspected:

Date Entered: 3/16/2022 7:37 PM

Price List: TNJA8X_MAR22
Restoration/Service/Remodel
Estimate: DRANDERSON

This damage assessment utilizes and abides to the following documentation:

- Manufacturer Installation Instructions
- Local Building and Zoning Code
- International Building Code (IBC)
- International Residential Code (IRC)
- International Energy Conservation Code (IECC)

Labor rates have been corrected to reflect their proper trade, where applicable.

Additional documentation will be provided upon request. This assessment only represents known damages at this time and can be amended.

Respectfully,

William Griffin, Public Insurance Adjuster

**William Griffin, Public Insurance Adjuster**

128 Poplar Street, Gadsden, TN 38337

DRANDERSON**Main Roof**

DESCRIPTION	QTY	RESET	REMOVE	REPLACE	TAX	O&P	TOTAL
<u>Begin TPO Roof Repairs</u>							
<u>Tear Off</u>							
1. Remove Cap flashing - steel	249.97 LF		0.81	0.00	0.00	40.50	242.98
2. Remove Drip edge - PVC/TPO clad metal with cleat	249.97 LF		0.76	0.00	0.00	38.00	227.98
3. Remove Exhaust cap - through flat roof	1.00 EA		12.26	0.00	0.00	2.46	14.72
4. Remove Special Doors - Roof Hatch	1.00 EA		34.80	0.00	0.00	6.96	41.76
5. Remove Rubber roofing - Fully adhered system - 60 mil	28.66 SQ		102.36	0.00	0.00	586.72	3,520.36
6. Remove Insulation - ISO board, 1 1/2"	28.66 SQ		70.57	0.00	0.00	404.50	2,427.04
7. Remove Insulation - ISO board, 1 1/2"	28.66 SQ		70.57	0.00	0.00	404.50	2,427.04
8. Remove Recovery Board	28.66 SQ		56.63	0.00	0.00	324.60	1,947.62
9. Remove Rubber roofing - Fully adhered system - 60 mil	28.66 SQ		94.15	0.00	0.00	539.66	3,238.00
10. Remove Membrane roofing - cant strips - wood	314.26 LF		0.94	0.00	0.00	59.08	354.48
11. R&R Sheathing - spaced 1" x 8"	2,866.00 SF		0.84	4.21	796.39	3,053.94	18,323.63
<u>Dry In</u>							
12. Membrane roofing - cant strips - wood	314.26 LF		0.00	2.88	21.14	185.24	1,111.45
<u>Insulation</u>							
13. Install Special Doors - Roof Hatch	1.00 EA		0.00	299.05	0.00	59.82	358.87
14. Glass mat gypsum - 1/2" - primed	28.66 SQ		0.00	167.75	205.13	1,002.56	6,015.41
15. Insulation - ISO board, 1 1/2"	28.66 SQ		0.00	176.59	243.05	1,060.84	6,364.96
16. Insulation - ISO board, 1 1/2"	28.66 SQ		0.00	176.59	243.05	1,060.84	6,364.96
<u>Flashing</u>							
17. Nailer board for Cap Flashing	314.26 LF		0.00	2.41	25.43	156.56	939.36
18. Aluminum termination bar / flashing for membrane roofs	314.26 LF		0.00	2.17	20.22	140.42	842.58
19. TPO installed under the cap flashing for added moisture protection	314.26 LF		0.00	-51.49	3,926.87	-2,450.88	-14,705.26
20. Cleat for cap flashing	314.26 LF		0.00	3.85	88.86	259.76	1,558.52
<u>Material Staging</u>							
21. Roof loading	31.53 SQ		0.00	40.00	0.00	252.24	1,513.44

Loading of materials and stacking for a roof laborer. If someone is working on the roof then we have to cover them with roofing workman compensation and liability insurance.

**William Griffin, Public Insurance Adjuster**

128 Poplar Street, Gadsden, TN 38337

CONTINUED - Main Roof

DESCRIPTION	QTY	RESET	REMOVE	REPLACE	TAX	O&P	TOTAL
<u>Installation</u>							
22. Flash parapet wall only - PVC/TPO	249.97 LF		0.00	10.11	100.17	525.48	3,152.85
The height of the parapet wall is four foot and 4 inches. An additional fourteen inches is required to go over to cap of the parapet wall and have enough left to terminate on the opposite side of the wall.							
23. Single ply membrane - Fully adhered system - 60 mil	31.53 SQ		0.00	359.37	520.61	2,370.30	14,221.85
24. TPO Inside Corners	2.00 EA		0.00	68.00	0.00	27.20	163.20
TPO inside corners are not included in the pricing database for the TPO field area.							
25. TPO Outside Corners	2.00 EA		0.00	68.00	0.00	27.20	163.20
TPO outside corners are not included in the pricing database for the TPO field area.							
26. Final cleaning - construction - Commercial	2,866.00 SF		0.00	0.31	0.00	177.70	1,066.16
<u>Begin Modified Bitumen Roof Repairs</u>							
<u>Tear Off</u>							
27. Remove Modified bitumen roof	8.76 SQ		61.43	0.00	0.00	107.62	645.75
28. Remove Insulation - ISO board, 1 1/2"	8.76 SQ		70.57	0.00	0.00	123.64	741.83
29. Remove Insulation - ISO board, 1 1/2"	8.76 SQ		70.57	0.00	0.00	123.64	741.83
30. Remove Bitumen roof - Add. glass felt layer - cold adhesive appl.	8.76 SQ		8.85	0.00	0.00	15.50	93.03
31. R&R Sheathing - spaced 1" x 8"	876.00 SF		0.84	4.21	243.42	933.44	5,600.66
<u>Material Staging</u>							
32. Roof loading	31.53 SQ		0.00	40.00	0.00	252.24	1,513.44
Loading of materials and stacking for a roof laborer. If someone is working on the roof then we have to cover them with roofing workman compensation and liability insurance.							
<u>Insulation</u>							
33. Bitumen roof - Add. glass felt layer - cold adhesive appl.	37.42 SQ		0.00	74.84	78.55	575.82	3,454.88
34. Insulation - ISO board, 1 1/2"	8.76 SQ		0.00	175.04	74.29	321.54	1,929.18
Weakley County Tennessee has an R value of R-20ci This requires 2 layers of 1.75" polyiso board							
35. Insulation - ISO board, 1 1/2"	8.76 SQ		0.00	175.04	74.29	321.54	1,929.18
Weakley County Tennessee has an R value R-20ci This requires 2 layers of 1.75" polyiso board							
<u>Installation</u>							
36. Prepare deck sheathing for peel and stick	876.00 SF		0.00	0.15	0.85	26.46	158.71

**William Griffin, Public Insurance Adjuster**

128 Poplar Street, Gadsden, TN 38337

CONTINUED - Main Roof

DESCRIPTION	QTY	RESET	REMOVE	REPLACE	TAX	O&P	TOTAL
37. Modified bitumen roof - self-adhering	8.76 SQ		0.00	320.23	149.27	590.90	3,545.38
38. Final cleaning - construction - Commercial	876.00 SF		0.00	0.31	0.00	54.32	325.88
Totals: Main Roof					6,811.59	13,762.86	82,576.91

Metal Roof

DESCRIPTION	QTY	RESET	REMOVE	REPLACE	TAX	O&P	TOTAL
<u>Begin Metal Roof Repairs</u>							
<u>Tear Off</u>							
39. Remove Gable trim for metal roofing - 29 gauge	16.00 LF		1.23	0.00	0.00	3.94	23.62
40. Remove Eave trim for metal roofing - 29 gauge	41.00 LF		1.23	0.00	0.00	10.08	60.51
41. Remove Endwall flashing for metal roofing - 29 gauge	41.00 LF		1.40	0.00	0.00	11.48	68.88
42. Remove Metal roofing	333.40 SF		0.75	0.00	0.00	50.02	300.07
43. Remove Drip edge/gutter apron	57.00 LF		0.49	0.00	0.00	5.58	33.51
<u>Dry In Process</u>							
44. Drip edge/gutter apron	57.00 LF		0.00	2.07	6.72	24.94	149.65
<u>Metal Roof Installation</u>							
45. Metal roofing	333.40 SF		0.00	4.59	74.44	320.94	1,925.69
46. Endwall flashing for metal roofing - 29 gauge	41.00 LF		0.00	4.53	9.95	39.14	234.82
47. Gable trim for metal roofing - 29 gauge	16.00 LF		0.00	3.94	3.29	13.26	79.59
48. Eave trim for metal roofing - 29 gauge	41.00 LF		0.00	3.12	5.16	26.62	159.70
49. Final cleaning - construction - Commercial	333.40 SF		0.00	0.34	0.00	22.68	136.04
Totals: Metal Roof					99.56	528.68	3,172.08

Gutters

DESCRIPTION	QTY	RESET	REMOVE	REPLACE	TAX	O&P	TOTAL
50. R&R Gutter / downspout - aluminum - 6"	118.00 LF		0.80	10.65	85.94	287.40	1,724.44

**William Griffin, Public Insurance Adjuster**

128 Poplar Street, Gadsden, TN 38337

CONTINUED - Gutters

DESCRIPTION	QTY	RESET	REMOVE	REPLACE	TAX	O&P	TOTAL
Totals: Gutters					85.94	287.40	1,724.44

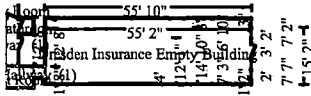
Exterior Brick

DESCRIPTION	QTY	RESET	REMOVE	REPLACE	TAX	O&P	TOTAL
<u>Begin Brick Repairs</u>							
<u>Removal</u>							
51. Scaffold - per section (per month)	110.00 MO		0.00	111.31	0.00	2,448.82	14,692.92
Scaffolding comes in 5x5 sections. This scaffolding would provide coverage for three sides, up to 25 feet high for one month.							
52. Scaffolding Setup & Take down - per hour	55.00 HR		0.00	35.23	0.00	387.54	2,325.19
Calculated at one half hour per section of scaffolding.							
53. Remove Brick veneer - Premium grade	3,270.00 SF		2.12	0.00	0.00	1,386.48	8,318.88
54. Remove House wrap (air/moisture barrier)	3,270.00 SF		0.05	0.00	0.00	32.70	196.20
55. Remove Window sill - hardwood	24.00 LF		0.64	0.00	0.00	3.08	18.44
56. Remove Precast sill	24.00 LF		5.80	0.00	0.00	27.84	167.04
<u>Installation</u>							
57. House wrap (air/moisture barrier)	3,270.00 SF		0.00	0.31	54.20	213.58	1,281.48
58. Mason - Brick / Stone - per hour	40.00 HR		0.00	63.71	0.00	509.68	3,058.08
Labor cost to load brick on to scaffolding.							
59. Brick veneer - Premium grade	3,270.00 SF		0.00	18.67	2,754.65	12,761.12	76,566.67
60. Window sill - hardwood	24.00 LF		0.00	4.36	6.18	22.16	132.98
61. Flashing - Sill pan flashing - plastic - up to 4.5' sill	24.00 EA		0.00	51.85	80.85	265.06	1,590.31
62. Precast sill	24.00 LF		0.00	27.82	37.98	141.14	846.80
63. Brick - Add for rowlock course	172.00 LF		0.00	3.28	0.00	112.84	677.00
64. Brick - Add for herringbone pattern	43.00 SF		0.00	2.09	0.63	18.10	108.60
65. Paint brick	3,270.00 SF		0.00	0.82	95.65	555.42	3,332.47
66. Final cleaning - construction - Commercial	3,070.00 SF		0.00	0.19	0.00	116.66	699.96
Totals: Exterior Brick					3,030.14	19,002.22	114,013.02

Dresden Insurance Empty Building**Main Level**

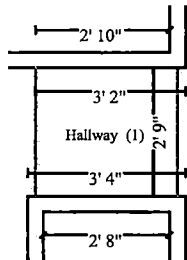
**William Griffin, Public Insurance Adjuster**

128 Poplar Street, Gadsden, TN 38337

**Dresden Insurance Empty Building****Height: 10'**

1,372.25 SF Walls	942.89 SF Ceiling
2,315.14 SF Walls & Ceiling	942.89 SF Floor
104.77 SY Flooring	130.67 LF Floor Perimeter
141.75 LF Ceil. Perimeter	

Window - Goes to Floor	2' X 3'	Opens into Exterior
Window - Goes to Floor	2' 1" X 3'	Opens into Exterior
Door	3' X 7'	Opens into Exterior
Window - Goes to Floor	2' X 3'	Opens into Exterior
Window - Goes to Floor	2' X 3'	Opens into Exterior

**Subroom: Hallway (1)****Height: 10'**

67.98 SF Walls	8.25 SF Ceiling
76.23 SF Walls & Ceiling	8.25 SF Floor
0.92 SY Flooring	6.50 LF Floor Perimeter
9.25 LF Ceil. Perimeter	

Missing Wall	2' 9" X 10'	Opens into EXIT_ROOM
Missing Wall	2' 9" X 10'	Opens into DRESDEN_INSU

DESCRIPTION	QTY	RESET	REMOVE	REPLACE	TAX	O&P	TOTAL
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Accessories

67. Fluorescent light fixture - 6' & 8' - Detach & reset	24.00 EA		0.00	86.41	0.00	414.76	2,488.60
68. Heat/AC register - Mechanically attached - Detach & reset	3.00 EA		0.00	13.11	0.00	7.86	47.19
69. Thermostat - Detach & reset	1.00 EA		0.00	43.84	0.00	8.76	52.60
70. Cold air return cover - Detach & reset	1.00 EA		0.00	17.91	0.00	3.58	21.49
71. Mirror - plate glass - Detach & reset	150.00 SF		0.00	5.41	0.00	162.30	973.80

Begin Drywall Repairs**Removal**

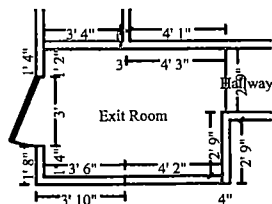
72. Content Manipulation charge - per hour To remove contents.	8.00 HR		0.00	35.00	0.00	56.00	336.00
73. Mask and prep for paint - plastic, paper, tape (per LF)	151.00 LF		0.00	1.35	3.98	41.58	249.41
74. Floor protection - plastic and tape - 10 mil	951.14 SF		0.00	0.31	11.13	61.20	367.18

**William Griffin, Public Insurance Adjuster**

128 Poplar Street, Gadsden, TN 38337

CONTINUED - Dresden Insurance Empty Building

DESCRIPTION	QTY	RESET	REMOVE	REPLACE	TAX	O&P	TOTAL
75. Remove 5/8" drywall - hung, taped, ready for texture 5/8 for the ceiling	320.00 SF		0.39	0.00	0.00	24.96	149.76
Installation							
76. Apply anti-microbial agent to the surface area Application of antimicrobial to the water damaged space before installation of new drywall and insulation.	320.00 SF		0.00	0.22	1.25	14.34	85.99
77. 5/8" drywall - hung, taped, ready for texture 5/8 for the ceiling	320.00 SF		0.00	2.09	19.97	137.76	826.53
78. Scrape part of the ceiling & prep for paint	631.14 SF		0.00	0.62	0.62	78.38	470.31
79. Acoustic ceiling (popcorn) texture - heavy For the popcorn ceiling texture	951.14 SF		0.00	1.14	5.56	217.98	1,307.84
80. Clean the walls and ceiling Ceiling/walls must be cleaned prior to application of paint.	2,391.37 SF		0.00	0.31	2.33	148.72	892.37
81. Seal the walls and ceiling w/latex based stain blocker - one coat	2,391.37 SF		0.00	0.60	18.65	290.70	1,744.17
82. Paint the walls and ceiling - two coats	2,391.37 SF		0.00	0.93	53.63	455.52	2,733.12
83. Content Manipulation charge - per hour To move contents back in.	8.00 HR		0.00	32.52	0.00	52.04	312.20
84. Final cleaning - construction - Commercial This final clean is for the drywall repair process. Additional final clean line items may be necessary for other repair processes.	951.14 SF		0.00	0.17	0.00	32.34	194.03
Totals: Dresden Insurance Empty Building					117.12	2,208.78	13,252.59

**Exit Room****Height: 8' 11"**

140.77 SF Walls	42.63 SF Ceiling
183.40 SF Walls & Ceiling	42.63 SF Floor
4.74 SY Flooring	13.25 LF Floor Perimeter
23.75 LF Ceil. Perimeter	

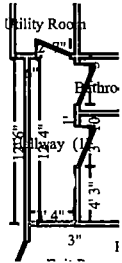
Missing Wall - Goes to Floor
Door
Missing Wall

4' 2" X 6' 8"
3' X 7'
2' 9" X 8' 11"

Opens into Exterior
Opens into Exterior
Opens into HALLWAY

**William Griffin, Public Insurance Adjuster**

128 Poplar Street, Gadsden, TN 38337

CONTINUED - Exit Room**Subroom: Hallway (1)****Height: 8' 11"**

198.57 SF Walls	42.14 SF Ceiling
240.71 SF Walls & Ceiling	42.14 SF Floor
4.68 SY Flooring	19.58 LF Floor Perimeter
31.50 LF Ceil. Perimeter	

Door	2' 7" X 7'	Opens into UTILITY_ROOM
Door	3' X 7'	Opens into BATHROOM
Door	3' X 7'	Opens into Exterior
Missing Wall - Goes to Floor	3' 4" X 6' 8"	Opens into EXIT_ROOM

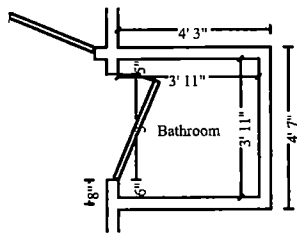
DESCRIPTION	QTY	RESET	REMOVE	REPLACE	TAX	O&P	TOTAL
<u>Accessories</u>							
85. Remove 5 lb. ABC fire extinguisher	1.00 EA		3.10	0.00	0.00	0.62	3.72
Remove							
86. Install 5 lb. ABC fire extinguisher	1.00 EA		0.00	5.86	0.00	1.18	7.04
Reset							
87. Exit sign - Detach & reset	1.00 EA		0.00	57.93	0.00	11.58	69.51
<u>Begin Drywall Repairs</u>							
<u>Removal</u>							
88. Mask and prep for paint - plastic, paper, tape (per LF)	55.25 LF		0.00	1.35	1.45	15.22	91.26
89. Floor protection - plastic and tape - 10 mil	84.76 SF		0.00	0.31	0.99	5.46	32.73
90. Remove 5/8" drywall - hung, taped, ready for texture	64.00 SF		0.39	0.00	0.00	5.00	29.96
5/8 for the ceiling							
91. Remove 1/2" drywall - hung, taped, ready for texture	32.00 SF		0.39	0.00	0.00	2.50	14.98
1/2 inch for the walls							
<u>Installation</u>							
92. Apply anti-microbial agent to the surface area	96.00 SF		0.00	0.22	0.37	4.30	25.79
Application of antimicrobial to the water damaged space before installation of new drywall and insulation.							
93. 5/8" drywall - hung, taped, ready for texture	64.00 SF		0.00	2.09	3.99	27.56	165.31
5/8 for the ceiling							
94. 1/2" drywall - hung, taped, ready for texture	32.00 SF		0.00	1.98	1.84	13.04	78.24

**William Griffin, Public Insurance Adjuster**

128 Poplar Street, Gadsden, TN 38337

CONTINUED - Exit Room

DESCRIPTION	QTY	RESET	REMOVE	REPLACE	TAX	O&P	TOTAL
95. Scrape part of the walls & prep for paint	307.34 SF		0.00	0.62	0.30	38.18	229.03
96. Acoustic ceiling (popcorn) texture - heavy	84.76 SF		0.00	1.14	0.50	19.42	116.55
For the popcorn ceiling texture							
97. Texture drywall - smooth / skim coat	339.34 SF		0.00	1.25	3.31	85.50	512.99
98. Clean the walls and ceiling	424.10 SF		0.00	0.31	0.41	26.38	158.26
Ceiling/walls must be cleaned prior to application of paint.							
99. Seal the walls and ceiling w/latex based stain blocker - one coat	424.10 SF		0.00	0.60	3.31	51.56	309.33
100. Paint the walls and ceiling - two coats	424.10 SF		0.00	0.93	9.51	80.78	484.70
101. Final cleaning - construction - Commercial	84.76 SF		0.00	0.17	0.00	2.88	17.29
This final clean is for the drywall repair process. Additional final clean line items may be necessary for other repair processes.							
Totals: Exit Room					25.98	391.16	2,346.69

**Bathroom****Height: 8' 11"**

118.69 SF Walls	15.34 SF Ceiling
134.03 SF Walls & Ceiling	15.34 SF Floor
1.70 SY Flooring	12.67 LF Floor Perimeter
15.67 LF Ceil. Perimeter	

Door**3' X 7'****Opens into HALLWAY**

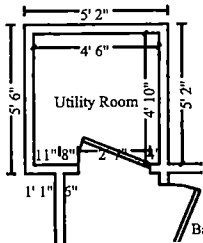
DESCRIPTION	QTY	RESET	REMOVE	REPLACE	TAX	O&P	TOTAL
<u>Accessories</u>							
102. Exhaust fan - Detach & reset	1.00 EA		0.00	161.51	0.00	32.30	193.81
103. Heat/AC register - Mechanically attached - Detach & reset	1.00 EA		0.00	13.11	0.00	2.62	15.73
<u>Begin Drywall Repairs</u>							
<u>Removal</u>							
104. Mask and prep for paint - plastic, paper, tape (per LF)	15.67 LF		0.00	1.35	0.41	4.32	25.88
105. Floor protection - plastic and tape - 10 mil	15.34 SF		0.00	0.31	0.18	1.00	5.94
106. Remove 5/8" drywall - hung, taped, ready for texture	15.34 SF		0.39	0.00	0.00	1.20	7.18

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128 Poplar Street, Gadsden, TN 38337

CONTINUED - Bathroom

DESCRIPTION	QTY	RESET	REMOVE	REPLACE	TAX	O&P	TOTAL
5/8 for the ceiling							
<u>Installation</u>							
107. Apply anti-microbial agent to the ceiling	15.34 SF		0.00	0.22	0.06	0.70	4.13
Application of antimicrobial to the water damaged space before installation of new drywall and insulation.							
108. 5/8" drywall - hung, taped, ready for texture	15.34 SF		0.00	2.09	0.96	6.62	39.64
5/8 for the ceiling							
109. Acoustic ceiling (popcorn) texture - heavy	15.34 SF		0.00	1.14	0.09	3.52	21.10
For the popcorn ceiling texture							
110. Clean the ceiling	15.34 SF		0.00	0.31	0.01	0.96	5.73
Ceiling/walls must be cleaned prior to application of paint.							
111. Seal the ceiling w/latex based stain blocker - one coat	15.34 SF		0.00	0.60	0.12	1.86	11.18
112. Paint the ceiling - two coats	15.34 SF		0.00	0.93	0.34	2.92	17.53
113. Final cleaning - construction - Commercial	15.34 SF		0.00	0.17	0.00	0.52	3.13
This final clean is for the drywall repair process. Additional final clean line items may be necessary for other repair processes.							
Totals: Bathroom					2.17	58.54	350.98

**Utility Room****Height: 8' 11"**

148.36 SF Walls	21.75 SF Ceiling
170.11 SF Walls & Ceiling	21.75 SF Floor
2.42 SY Flooring	16.08 LF Floor Perimeter
18.67 LF Ceil. Perimeter	

Door**2' 7" X 7'****Opens into HALLWAY**

DESCRIPTION	QTY	RESET	REMOVE	REPLACE	TAX	O&P	TOTAL
<u>Accessories</u>							
114. Fluorescent light fixture - 6' & 8' - Detach & reset	1.00 EA		0.00	86.41	0.00	17.28	103.69
115. Water heater - Detach & reset	1.00 EA		0.00	451.97	0.00	90.40	542.37
<u>Begin Drywall Repairs</u>							
<u>Removal</u>							
116. Mask and prep for paint - plastic, paper, tape (per LF)	18.67 LF		0.00	1.35	0.49	5.14	30.83

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**William Griffin, Public Insurance Adjuster**

128 Poplar Street, Gadsden, TN 38337

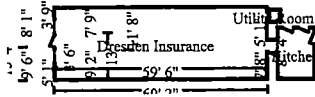
CONTINUED - Utility Room

DESCRIPTION	QTY	RESET	REMOVE	REPLACE	TAX	O&P	TOTAL
117. Floor protection - plastic and tape - 10 mil	21.75 SF		0.00	0.31	0.25	1.40	8.39
118. Remove 5/8" drywall - hung, taped, ready for texture 5/8 for the ceiling	21.75 SF		0.39	0.00	0.00	1.70	10.18
<u>Installation</u>							
119. Apply anti-microbial agent to the ceiling Application of antimicrobial to the water damaged space before installation of new drywall and insulation.	21.75 SF		0.00	0.22	0.08	0.98	5.85
120. 5/8" drywall - hung, taped, ready for texture 5/8 for the ceiling	21.75 SF		0.00	2.09	1.36	9.38	56.20
121. Acoustic ceiling (popcorn) texture - heavy For the popcorn ceiling texture	21.75 SF		0.00	1.14	0.13	4.98	29.91
122. Clean the walls and ceiling Ceiling/walls must be cleaned prior to application of paint.	170.11 SF		0.00	0.31	0.17	10.58	63.48
123. Seal the walls and ceiling w/latex based stain blocker - one coat	170.11 SF		0.00	0.60	1.33	20.68	124.08
124. Paint the walls and ceiling - two coats	170.11 SF		0.00	0.93	3.82	32.40	194.42
125. Final cleaning - construction - Commercial This final clean is for the drywall repair process. Additional final clean line items may be necessary for other repair processes.	21.75 SF		0.00	0.17	0.00	0.74	4.44
Totals: Utility Room					7.63	195.66	1,173.84
Total: Main Level					152.90	2,854.14	17,124.10
Total: Dresden Insurance Empty Building					152.90	2,854.14	17,124.10

Dresden Insurance**Main Level**

**William Griffin, Public Insurance Adjuster**

128 Poplar Street, Gadsden, TN 38337

Dresden Insurance**Height: 10'**

1,551.23 SF Walls	1,194.81 SF Ceiling
2,746.04 SF Walls & Ceiling	1,194.81 SF Floor
132.76 SY Flooring	148.00 LF Floor Perimeter
162.41 LF Ceil. Perimeter	

Door	2' 2" X 7'	Opens into UTILITY_ROOM
Missing Wall	3' 1" X 10'	Opens into KITCHEN
Door	2' 3" X 7'	Opens into Exterior
Window - Goes to Floor	3' 6" X 3'	Opens into Exterior
Door	3' X 7'	Opens into Exterior
Window - Goes to Floor	3' 6" X 3'	Opens into Exterior

DESCRIPTION	QTY	RESET	REMOVE	REPLACE	TAX	O&P	TOTAL
<u>Accessories</u>							
126. Interior door - Detach & reset	1.00 EA		0.00	65.67	0.09	13.16	78.92
127. Fluorescent light fixture - 6' & 8' - Detach & reset	26.00 EA		0.00	86.41	0.00	449.34	2,696.00
128. Heat/AC register - Mechanically attached - Detach & reset	8.00 EA		0.00	13.11	0.00	20.98	125.86
129. Thermostat - Detach & reset	1.00 EA		0.00	43.84	0.00	8.76	52.60
130. Cold air return cover - Detach & reset	1.00 EA		0.00	17.91	0.00	3.58	21.49
<u>Begin Drywall Repairs</u>							
<u>Removal</u>							
131. Content Manipulation charge - per hour To remove contents.	20.00 HR		0.00	35.00	0.00	140.00	840.00
132. Mask and prep for paint - plastic, paper, tape (per LF)	162.41 LF		0.00	1.35	4.28	44.72	268.25
133. Floor protection - plastic and tape - 10 mil	1,194.81 SF		0.00	0.31	13.98	76.88	461.25
134. Remove Crown molding - 4 1/4"	20.00 LF		0.62	0.00	0.00	2.48	14.88
135. Remove 5/8" drywall - hung, taped, ready for texture 5/8 for the ceiling	64.00 SF		0.39	0.00	0.00	5.00	29.96
136. Remove 1/2" drywall - hung, taped, ready for texture 1/2 inch for the walls	64.00 SF		0.39	0.00	0.00	5.00	29.96
<u>Installation</u>							
137. Apply anti-microbial agent to the surface area	128.00 SF		0.00	0.22	0.50	5.74	34.40

**William Griffin, Public Insurance Adjuster**

128 Poplar Street, Gadsden, TN 38337

CONTINUED - Dresden Insurance

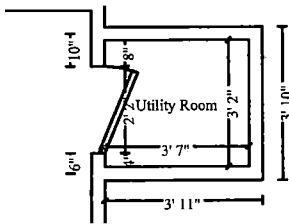
DESCRIPTION	QTY	RESET	REMOVE	REPLACE	TAX	O&P	TOTAL
Application of antimicrobial to the water damaged space before installation of new drywall and insulation.							
138. 5/8" drywall - hung, taped, ready for texture 5/8 for the ceiling	64.00 SF		0.00	2.09	3.99	27.56	165.31
139. 1/2" drywall - hung, taped, ready for texture	64.00 SF		0.00	1.98	3.68	26.08	156.48
140. Scrape part of the walls and ceiling & prep for paint	2,618.04 SF		0.00	0.62	2.55	325.16	1,950.89
141. Acoustic ceiling (popcorn) texture - heavy For the popcorn ceiling texture	1,194.81 SF		0.00	1.14	6.99	273.82	1,642.89
142. Texture drywall - smooth / skim coat	1,551.23 SF		0.00	1.25	15.12	390.82	2,344.98
143. Clean the walls and ceiling Ceiling/walls must be cleaned prior to application of paint.	2,746.04 SF		0.00	0.31	2.68	170.80	1,024.75
144. Seal the walls and ceiling w/latex based stain blocker - one coat	2,746.04 SF		0.00	0.60	21.42	333.80	2,002.84
145. Paint the walls and ceiling - two coats	2,746.04 SF		0.00	0.93	61.58	523.08	3,138.48
146. Crown molding - 4 1/4"	20.00 LF		0.00	4.50	4.43	18.88	113.31
147. Paint crown molding - two coats	20.00 LF		0.00	1.45	0.29	5.86	35.15
148. Final cleaning - construction - Commercial This final clean is for the drywall repair process. Additional final clean line items may be necessary for other repair processes.	1,194.81 SF		0.00	0.17	0.00	40.62	243.74
<u>Begin Carpet Repairs</u>							
<u>Removal</u>							
149. Mask and prep for paint - plastic, paper, tape (per LF)	162.41 LF		0.00	1.35	4.28	44.72	268.25
150. Remove Baseboard - 4 1/4"	148.00 LF		0.42	0.00	0.00	12.44	74.60
151. Remove Glue down carpet - High grade	1,194.81 SF		0.59	0.00	0.00	140.98	845.92
152. Clean concrete the floor	1,194.81 SF		0.00	0.27	1.17	64.76	388.53
<u>Installation</u>							
153. Apply anti-microbial agent to the floor Application of antimicrobial to the water damaged space before installation of new drywall and insulation.	1,194.81 SF		0.00	0.22	4.66	53.52	321.04
154. Glue down carpet - High grade	1,374.03 SF		0.00	2.91	338.94	867.46	5,204.83
155. Baseboard - 4 1/4"	148.00 LF		0.00	3.86	31.75	120.62	723.65
156. Paint baseboard - two coats	148.00 LF		0.00	1.39	1.88	41.52	249.12
157. Final cleaning - construction - Commercial	1,194.81 SF		0.00	0.17	0.00	40.62	243.74

**William Griffin, Public Insurance Adjuster**

128 Poplar Street, Gadsden, TN 38337

CONTINUED - Dresden Insurance

DESCRIPTION	QTY	RESET	REMOVE	REPLACE	TAX	O&P	TOTAL
This final clean is for the drywall repair process. Additional final clean line items may be necessary for other repair processes.							
<u>Begin Interior Door Repairs</u>							
<u>Removal</u>							
158. Remove Door opening (jamb & casing) - 32"to36"wide - paint grade	1.00 EA		5.85	0.00	0.00	1.18	7.03
<u>Installation</u>							
159. Door opening (jamb & casing) - 32"to36"wide - paint grade	1.00 EA		0.00	161.62	11.73	34.66	208.01
160. Rosette - corner block - 3/4" x 3 1/2" - pine	2.00 EA		0.00	8.37	0.59	3.46	20.79
161. Paint door/window trim & jamb - 2 coats (per side)	1.00 EA		0.00	30.17	0.46	6.14	36.77
162. Content Manipulation charge - per hour	20.00 HR		0.00	35.23	0.00	140.92	845.52
To move contents back in.							
163. Final cleaning - construction - Commercial	1,194.81 SF		0.00	0.17	0.00	40.62	243.74
Totals: Dresden Insurance					537.04	4,525.74	27,153.93

**Utility Room****Height: 8' 11"**

105.21 SF Walls	11.35 SF Ceiling
116.56 SF Walls & Ceiling	11.35 SF Floor
1.26 SY Flooring	11.33 LF Floor Perimeter
13.50 LF Ceil. Perimeter	

Door**2' 2" X 7'****Opens into DRESDEN_INSU**

DESCRIPTION	QTY	RESET	REMOVE	REPLACE	TAX	O&P	TOTAL
<u>Accessories</u>							
164. Water heater - Detach & reset	1.00 EA		0.00	451.97	0.00	90.40	542.37
<u>Begin Drywall Repairs</u>							
<u>Removal</u>							
165. Mask and prep for paint - plastic, paper, tape (per LF)	13.50 LF		0.00	1.35	0.36	3.72	22.31
166. Floor protection - plastic and tape - 10 mil	11.35 SF		0.00	0.31	0.13	0.72	4.37
167. Remove 5/8" drywall - hung, taped, ready for texture	11.35 SF		0.39	0.00	0.00	0.88	5.31
5/8 for the ceiling							

**William Griffin, Public Insurance Adjuster**

128 Poplar Street, Gadsden, TN 38337

CONTINUED - Utility Room

DESCRIPTION	QTY	RESET	REMOVE	REPLACE	TAX	O&P	TOTAL
168. Remove 1/2" drywall - hung, taped, ready for texture 1/2 inch for the walls	64.00 SF		0.39	0.00	0.00	5.00	29.96
<u>Installation</u>							
169. Apply anti-microbial agent to the surface area Application of antimicrobial to the water damaged space before installation of new drywall and insulation.	75.35 SF		0.00	0.22	0.29	3.38	20.25
170. 5/8" drywall - hung, taped, ready for texture 5/8 for the ceiling	11.35 SF		0.00	2.09	0.71	4.88	29.31
171. 1/2" drywall - hung, taped, ready for texture	64.00 SF		0.00	1.98	3.68	26.08	156.48
172. Scrape part of the walls & prep for paint	41.21 SF		0.00	0.62	0.04	5.12	30.71
173. Acoustic ceiling (popcorn) texture - heavy For the popcorn ceiling texture	11.35 SF		0.00	1.14	0.07	2.60	15.61
174. Texture drywall - smooth / skim coat	105.21 SF		0.00	1.25	1.03	26.50	159.04
175. Clean the walls and ceiling Ceiling/walls must be cleaned prior to application of paint.	116.56 SF		0.00	0.31	0.11	7.24	43.48
176. Seal the walls and ceiling w/latex based stain blocker - one coat	116.56 SF		0.00	0.60	0.91	14.16	85.01
177. Paint the walls and ceiling - two coats	116.56 SF		0.00	0.93	2.61	22.20	133.21
178. Final cleaning - construction - Commercial This final clean is for the drywall repair process. Additional final clean line items may be necessary for other repair processes.	11.35 SF		0.00	0.17	0.00	0.38	2.31

Begin Carpet Repairs**Removal**

179. Mask and prep for paint - plastic, paper, tape (per LF)	13.50 LF		0.00	1.35	0.36	3.72	22.31
180. Remove Baseboard - 4 1/4"	11.33 LF		0.42	0.00	0.00	0.96	5.72
181. Remove Glue down carpet - High grade	11.35 SF		0.59	0.00	0.00	1.34	8.04
182. Clean concrete the floor	11.35 SF		0.00	0.27	0.01	0.62	3.69

Installation

183. Apply anti-microbial agent to the floor Application of antimicrobial to the water damaged space before installation of new drywall and insulation.	11.35 SF		0.00	0.22	0.04	0.50	3.04
184. Glue down carpet - High grade	13.05 SF		0.00	2.91	3.22	8.24	49.44
185. Baseboard - 4 1/4"	11.33 LF		0.00	3.86	2.43	9.22	55.38

DRANDERSON

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**William Griffin, Public Insurance Adjuster**

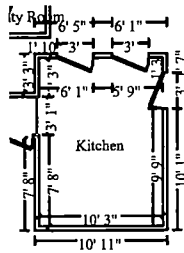
128 Poplar Street, Gadsden, TN 38337

CONTINUED - Utility Room

DESCRIPTION	QTY	RESET	REMOVE	REPLACE	TAX	O&P	TOTAL
186. Paint baseboard - two coats	11.33 LF		0.00	1.39	0.14	3.18	19.07
187. Final cleaning - construction - Commercial	11.35 SF		0.00	0.17	0.00	0.38	2.31

This final clean is for the drywall repair process. Additional final clean line items may be necessary for other repair processes.

Totals: Utility Room					16.14	241.42	1,448.73
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**Kitchen****Height: 10'**

391.14 SF Walls	144.01 SF Ceiling
535.16 SF Walls & Ceiling	144.01 SF Floor
16.00 SY Flooring	36.41 LF Floor Perimeter
45.41 LF Ceil. Perimeter	

Door	3' X 7'	Opens into Exterior
Door	3' X 7'	Opens into Exterior
Door	3' X 7'	Opens into Exterior
Missing Wall	3' 1" X 10'	Opens into DRESDEN_INSU

DESCRIPTION	QTY	RESET	REMOVE	REPLACE	TAX	O&P	TOTAL
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Accessories

188. Refrigerator - Remove & reset	1.00 EA		0.00	37.79	0.00	7.56	45.35
189. Interior door - Detach & reset	3.00 EA		0.00	65.67	0.27	39.46	236.74
190. Fluorescent light fixture - 6' & 8' - Detach & reset	1.00 EA		0.00	86.41	0.00	17.28	103.69
191. Heat/AC register - Mechanically attached - Detach & reset	1.00 EA		0.00	13.11	0.00	2.62	15.73
192. Cabinetry - upper (wall) units - Detach & reset	11.00 LF		0.00	46.48	0.00	102.26	613.54

Begin Drywall Repairs**Removal**

193. Content Manipulation charge - per hour To remove contents.	5.00 HR		0.00	35.00	0.00	35.00	210.00
194. Mask and prep for paint - plastic, paper, tape (per LF)	45.41 LF		0.00	1.35	1.20	12.50	75.00
195. Floor protection - plastic and tape - 10 mil	144.01 SF		0.00	0.31	1.68	9.26	55.58

Installation

196. Clean the walls and ceiling	535.16 SF		0.00	0.31	0.52	33.28	199.70
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**William Griffin, Public Insurance Adjuster**

128 Poplar Street, Gadsden, TN 38337

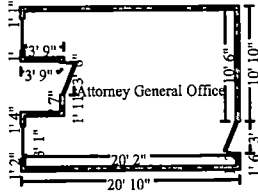
CONTINUED - Kitchen

DESCRIPTION	QTY	RESET	REMOVE	REPLACE	TAX	O&P	TOTAL
Ceiling/walls must be cleaned prior to application of paint.							
197. Seal the walls and ceiling w/latex based stain blocker - one coat	535.16 SF		0.00	0.60	4.17	65.06	390.33
198. Paint the walls and ceiling - two coats	535.16 SF		0.00	0.93	12.00	101.94	611.64
199. Final cleaning - construction - Commercial	144.01 SF		0.00	0.17	0.00	4.90	29.38
This final clean is for the drywall repair process. Additional final clean line items may be necessary for other repair processes.							
<u>Begin Carpet Repairs</u>							
<u>Removal</u>							
200. Mask and prep for paint - plastic, paper, tape (per LF)	45.41 LF		0.00	1.35	1.20	12.50	75.00
201. Remove Baseboard - 4 1/4"	36.41 LF		0.42	0.00	0.00	3.06	18.35
202. Remove Glue down carpet - High grade	144.01 SF		0.59	0.00	0.00	17.00	101.97
203. Clean concrete the floor	144.01 SF		0.00	0.27	0.14	7.80	46.82
<u>Installation</u>							
204. Apply anti-microbial agent to the floor	144.01 SF		0.00	0.22	0.56	6.46	38.70
Application of antimicrobial to the water damaged space before installation of new drywall and insulation.							
205. Glue down carpet - High grade	165.62 SF		0.00	2.91	40.85	104.58	627.38
206. Baseboard - 4 1/4"	36.41 LF		0.00	3.86	7.81	29.66	178.01
207. Paint baseboard - two coats	36.41 LF		0.00	1.39	0.46	10.22	61.29
208. Final cleaning - construction - Commercial	144.01 SF		0.00	0.17	0.00	4.90	29.38
This final clean is for the drywall repair process. Additional final clean line items may be necessary for other repair processes.							
Totals: Kitchen					70.86	627.30	3,763.58
Total: Main Level					624.04	5,394.46	32,366.24
Total: Dresden Insurance					624.04	5,394.46	32,366.24

Attorney General Office**Main Level**

**William Griffin, Public Insurance Adjuster**

128 Poplar Street, Gadsden, TN 38337

**Attorney General Office****Height: 8' 11"**

627.57 SF Walls	275.47 SF Ceiling
903.03 SF Walls & Ceiling	275.47 SF Floor
30.61 SY Flooring	65.00 LF Floor Perimeter
77.17 LF Ceil. Perimeter	

Window - Goes to Floor**3' 1" X 3'****Opens into Exterior****Door****3' X 7'****Opens into Exterior****Window - Goes to Floor****3' 1" X 3'****Opens into Exterior****Door****3' X 7'****Opens into Exterior**

DESCRIPTION	QTY	RESET	REMOVE	REPLACE	TAX	O&P	TOTAL
<u>Accessories</u>							
209. Fluorescent light fixture - 6' & 8' - Detach & reset	5.00 EA		0.00	86.41	0.00	86.42	518.47
210. Heat/AC register - Mechanically attached - Detach & reset	2.00 EA		0.00	13.11	0.00	5.24	31.46
<u>Begin Drywall Repairs</u>							
<u>Removal</u>							
211. Content Manipulation charge - per hour To remove contents.	5.00 HR		0.00	35.00	0.00	35.00	210.00
212. Mask and prep for paint - plastic, paper, tape (per LF)	77.17 LF		0.00	1.35	2.03	21.24	127.45
213. Floor protection - plastic and tape - 10 mil	275.47 SF		0.00	0.31	3.22	17.72	106.34
214. Remove 5/8" drywall - hung, taped, ready for texture 5/8 for the ceiling	32.00 SF		0.39	0.00	0.00	2.50	14.98
<u>Installation</u>							
215. Apply anti-microbial agent to the surface area Application of antimicrobial to the water damaged space before installation of new drywall and insulation.	32.00 SF		0.00	0.22	0.12	1.42	8.58
216. 5/8" drywall - hung, taped, ready for texture 5/8 for the ceiling	32.00 SF		0.00	2.09	2.00	13.78	82.66
217. Scrape part of the ceiling & prep for paint	243.47 SF		0.00	0.62	0.24	30.24	181.43
218. Texture drywall - heavy hand texture For the heavy ceiling texture	275.47 SF		0.00	1.13	3.76	63.02	378.06
219. Clean the ceiling Ceiling/walls must be cleaned prior to application of paint.	275.47 SF		0.00	0.31	0.27	17.14	102.81

128 Poplar Street, Gadsden, TN 38337

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**William Griffin, Public Insurance Adjuster**

128 Poplar Street, Gadsden, TN 38337

CONTINUED - Attorney General Back Office

DESCRIPTION	QTY	RESET	REMOVE	REPLACE	TAX	O&P	TOTAL
230. Remove 1/2" drywall - hung, taped, ready for texture 1/2 inch for the walls	32.00 SF		0.39	0.00	0.00	2.50	14.98
<u>Installation</u>							
231. Apply anti-microbial agent to the surface area Application of antimicrobial to the water damaged space before installation of new drywall and insulation.	64.00 SF		0.00	0.22	0.25	2.88	17.21
232. 5/8" drywall - hung, taped, ready for texture 5/8 for the ceiling	32.00 SF		0.00	2.09	2.00	13.78	82.66
233. 1/2" drywall - hung, taped, ready for texture	32.00 SF		0.00	1.98	1.84	13.04	78.24
234. Scrape part of the walls and ceiling & prep for paint	269.86 SF		0.00	0.62	0.26	33.52	201.09
235. Texture drywall - heavy hand texture For the heavy hand wall & ceiling texture	333.86 SF		0.00	1.13	4.56	76.38	458.20
236. Clean the walls and ceiling Ceiling/walls must be cleaned prior to application of paint.	333.86 SF		0.00	0.31	0.33	20.76	124.59
237. Seal/prime then paint the walls and ceiling twice (3 coats) - 2 colors	333.86 SF		0.00	1.52	9.44	103.38	620.29
238. Final cleaning - construction - Commercial This final clean is for the drywall repair process. Additional final clean line items may be necessary for other repair processes.	65.88 SF		0.00	0.17	0.00	2.24	13.44
<u>Begin Interior Door Repairs</u>							
<u>Removal</u>							
239. Remove Door opening (jamb & casing) - 32"to36"wide - paint grade	1.00 EA		5.85	0.00	0.00	1.18	7.03
<u>Installation</u>							
240. Door opening (jamb & casing) - 32"to36"wide - paint grade	1.00 EA		0.00	161.62	11.73	34.66	208.01
241. Paint door/window trim & jamb - 2 coats (per side)	1.00 EA		0.00	30.17	0.46	6.14	36.77
242. Content Manipulation charge - per hour To move contents back in.	3.00 HR		0.00	35.23	0.00	21.14	126.83
243. Final cleaning - construction - Commercial	65.88 SF		0.00	0.17	0.00	2.24	13.44
Totals: Attorney General Back Office					32.61	391.76	2,350.27
Total: Main Level					52.58	813.34	4,879.60

**William Griffin, Public Insurance Adjuster**

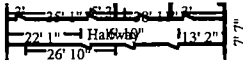
128 Poplar Street, Gadsden, TN 38337

Total: Attorney General Office

52.58

813.34

4,879.60

Under Construction Apartment**Main Level****Hallway****Height: 8' 11"**

1,123.63 SF Walls
 1,587.63 SF Walls & Ceiling
 51.56 SY Flooring
 142.50 LF Ceil. Perimeter

464.00 SF Ceiling
 464.00 SF Floor
 121.50 LF Floor Perimeter

Door	3' X 7'	Opens into OPEN_ROOM
Door	3' X 7'	Opens into OPEN_ROOM
Door	3' X 7'	Opens into OPEN_ROOM
Door	3' X 7'	Opens into BEDROOM_1
Door	3' X 7'	Opens into BEDROOM_1
Door	3' X 7'	Opens into BEDROOM_2
Door	3' X 7'	Opens into BEDROOM_3

DESCRIPTION	QTY	RESET	REMOVE	REPLACE	TAX	O&P	TOTAL
<u>Accessories</u>							
244. Light fixture - Detach & reset	1.00 EA		0.00	44.56	0.00	8.92	53.48
Begin Plaster Repairs							
<u>Removal</u>							
245. Mask and prep for paint - plastic, paper, tape (per LF)	142.50 LF		0.00	1.35	3.75	39.24	235.37
246. Content Manipulation charge - per hour	8.00 HR		0.00	35.23	0.00	56.36	338.20
To remove contents.							
247. Floor protection - plastic and tape - 10 mil	464.00 SF		0.00	0.31	5.43	29.84	179.11
248. Remove Ceiling - wood - tongue & groove	464.00 SF		0.44	0.00	0.00	40.84	245.00
<u>Installation</u>							
249. Apply anti-microbial agent to the walls and ceiling	1,587.63 SF		0.00	0.22	6.19	71.10	426.57
Application of antimicrobial to the water damaged space before installation of new drywall and insulation.							
250. Ceiling - wood - tongue & groove	464.00 SF		0.00	7.59	218.06	747.98	4,487.80
251. Two coat plaster (no lath)	1,123.63 SF		0.00	6.01	94.22	1,369.44	8,216.68
252. Clean the walls	1,123.63 SF		0.00	0.31	1.10	69.88	419.31
Ceiling/walls must be cleaned prior to application of paint.							

**William Griffin, Public Insurance Adjuster**

128 Poplar Street, Gadsden, TN 38337

CONTINUED - Hallway

DESCRIPTION	QTY	RESET	REMOVE	REPLACE	TAX	O&P	TOTAL
253. Seal the walls w/latex based stain blocker - one coat	1,123.63 SF		0.00	0.60	8.76	136.60	819.54
254. Paint the walls - two coats	1,123.63 SF		0.00	0.93	25.20	214.04	1,284.22
255. Final cleaning - construction - Commercial	464.00 SF		0.00	0.17	0.00	15.78	94.66

This final clean is for the drywall repair process. Additional final clean line items may be necessary for other repair processes.

Begin Interior Door Repairs**Removal**

256. Remove Door opening (jamb & casing) - 32"to36"wide - paint grade	7.00 EA		5.85	0.00	0.00	8.20	49.15
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Installation

257. Door opening (jamb & casing) - 32"to36"wide - paint grade	7.00 EA		0.00	161.62	82.13	242.68	1,456.15
258. Paint door/window trim & jamb - 2 coats (per side)	7.00 EA		0.00	30.17	3.19	42.88	257.26
259. Final cleaning - construction - Commercial	464.00 SF		0.00	0.17	0.00	15.78	94.66

Begin engineered wood flooring repairs**Removal**

260. Remove Oak flooring - #1 common - no finish	464.00 SF		2.17	0.00	0.00	201.38	1,208.26
261. Remove Vapor barrier - visqueen - 6mil	464.00 SF		0.08	0.00	0.00	7.42	44.54
262. Tear out subfloor & bag for disposal	464.00 SF		1.47	0.00	3.17	137.06	822.31

Installation

263. Apply anti-microbial agent to the floor	464.00 SF		0.00	0.22	1.81	20.78	124.67
264. Sheathing - spaced 1" x 6"	464.00 SF		0.00	4.26	134.82	422.28	2,533.74
265. Vapor barrier - visqueen - 6mil	464.00 SF		0.00	0.25	2.71	23.74	142.45
266. Oak flooring - #1 common - no finish	464.00 SF		0.00	12.80	461.45	1,280.14	7,680.79

<https://www.flooranddecor.com/engineered-hardwood-wood/lawrence-white-oak-distressed-engineered-hardwood-100708734.html>

267. Sand, stain, and finish wood floor	464.00 SF		0.00	3.79	46.14	360.94	2,165.64
268. Content Manipulation charge - per hour	8.00 HR		0.00	35.23	0.00	56.36	338.20

To reset contents. This line item is specifically for the flooring repair process. Additional contents manipulation may be necessary for other repair processes.

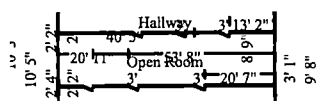
269. Final cleaning - construction - Commercial	464.00 SF		0.00	0.17	0.00	15.78	94.66
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This final clean is for the flooring repair process. Additional final clean line items may be necessary for other repair processes.

Totals: Hallway					1,098.13	5,635.44	33,812.42
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William Griffin, Public Insurance Adjuster

128 Poplar Street, Gadsden, TN 38337

Open Room**Height: 8' 11"**

1,241.04 SF Walls	976.00 SF Ceiling
2,217.04 SF Walls & Ceiling	976.00 SF Floor
108.44 SY Flooring	125.08 LF Floor Perimeter
158.50 LF Ceil. Perimeter	

Door	3' X 7'	Opens into OPEN_ROOM_2
Door	3' X 7'	Opens into OPEN_ROOM_2
Door	3' X 7'	Opens into OPEN_ROOM_2
Window - Goes to Floor	3' 1" X 3'	Opens into Exterior
Window - Goes to Floor	3' 1" X 3'	Opens into Exterior
Window - Goes to Floor	3' 1" X 3'	Opens into Exterior
Door	3' X 7'	Opens into HALLWAY
Door	3' X 7'	Opens into HALLWAY
Door	3' X 7'	Opens into HALLWAY
Window - Goes to Floor	3' 1" X 3'	Opens into Exterior
Window - Goes to Floor	3' 1" X 3'	Opens into Exterior

DESCRIPTION	QTY	RESET	REMOVE	REPLACE	TAX	O&P	TOTAL
Accessories							
270. Fluorescent light fixture - 6' & 8' - Detach & reset	3.00 EA		0.00	86.41	0.00	51.84	311.07
Begin Plaster Repairs							
Removal							
271. Mask and prep for paint - plastic, paper, tape (per LF)	158.50 LF		0.00	1.35	4.17	43.64	261.79
272. Content Manipulation charge - per hour	15.00 HR		0.00	35.23	0.00	105.70	634.15
To remove contents.							
273. Floor protection - plastic and tape - 10 mil	976.00 SF		0.00	0.31	11.42	62.80	376.78
274. Remove Acoustic ceiling tile	315.00 SF		0.57	0.00	0.00	35.92	215.47
275. Remove Ceiling - wood - tongue & groove	976.00 SF		0.44	0.00	0.00	85.88	515.32
Installation							
276. Apply anti-microbial agent to the walls and ceiling	2,217.04 SF		0.00	0.22	8.65	99.30	595.70
Application of antimicrobial to the water damaged space before installation of new drywall and insulation.							
277. Ceiling - wood - tongue & groove	976.00 SF		0.00	7.59	458.67	1,573.30	9,439.81
278. Acoustic ceiling tile	315.00 SF		0.00	3.48	46.99	228.64	1,371.83
279. Two coat plaster (no lath)	1,241.04 SF		0.00	6.01	104.06	1,512.56	9,075.27

**William Griffin, Public Insurance Adjuster**

128 Poplar Street, Gadsden, TN 38337

CONTINUED - Open Room

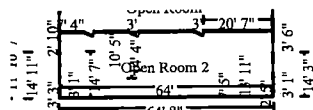
DESCRIPTION	QTY	RESET	REMOVE	REPLACE	TAX	O&P	TOTAL
280. Clean the walls	1,241.04 SF		0.00	0.31	1.21	77.18	463.11
Ceiling/walls must be cleaned prior to application of paint.							
281. Seal the walls w/latex based stain blocker - one coat	1,241.04 SF		0.00	0.60	9.68	150.86	905.16
282. Paint the walls - two coats	1,241.04 SF		0.00	0.93	27.83	236.40	1,418.40
283. Final cleaning - construction - Commercial	976.00 SF		0.00	0.17	0.00	33.18	199.10
This final clean is for the drywall repair process. Additional final clean line items may be necessary for other repair processes.							
<u>Begin Interior Door Repairs</u>							
<u>Removal</u>							
284. Remove Door opening (jamb & casing) - 32"to36"wide - paint grade	6.00 EA		5.85	0.00	0.00	7.02	42.12
<u>Installation</u>							
285. Door opening (jamb & casing) - 32"to36"wide - paint grade	6.00 EA		0.00	161.62	70.40	208.02	1,248.14
286. Paint door/window trim & jamb - 2 coats (per side)	6.00 EA		0.00	30.17	2.73	36.74	220.49
287. Final cleaning - construction - Commercial	976.00 SF		0.00	0.17	0.00	33.18	199.10
<u>Begin Wood Flooring Repairs</u>							
<u>Removal</u>							
288. Remove Baseboard - 4 1/4"	125.08 LF		0.42	0.00	0.00	10.50	63.03
289. Remove Oak flooring - #1 common - no finish	976.00 SF		2.17	0.00	0.00	423.58	2,541.50
290. Remove Vapor barrier - visqueen - 6mil	976.00 SF		0.08	0.00	0.00	15.62	93.70
291. Tear out subfloor & bag for disposal	976.00 SF		1.47	0.00	6.66	288.28	1,729.66
<u>Installation</u>							
292. Apply anti-microbial agent to the floor	976.00 SF		0.00	0.22	3.81	43.70	262.23
293. Sheathing - spaced 1" x 6"	976.00 SF		0.00	4.26	283.58	888.28	5,329.62
294. Vapor barrier - visqueen - 6mil	976.00 SF		0.00	0.25	5.71	49.94	299.65
295. Oak flooring - #1 common - no finish	976.00 SF		0.00	12.80	970.63	2,692.68	16,156.11
https://www.flooranddecor.com/engineered-hardwood-wood/lawrence-white-oak-distressed-engineered-hardwood-100708734.html							
296. Sand, stain, and finish wood floor	976.00 SF		0.00	3.79	97.06	759.22	4,555.32
297. Baseboard - 4 1/4"	125.08 LF		0.00	3.86	26.83	101.92	611.56
298. Paint baseboard - two coats	125.08 LF		0.00	1.39	1.59	35.10	210.55
299. Content Manipulation charge - per hour	15.00 HR		0.00	35.23	0.00	105.70	634.15

**William Griffin, Public Insurance Adjuster**

128 Poplar Street, Gadsden, TN 38337

CONTINUED - Open Room

DESCRIPTION	QTY	RESET	REMOVE	REPLACE	TAX	O&P	TOTAL
To reset contents. This line item is specifically for the flooring repair process. Additional contents manipulation may be necessary for other repair processes.							
300. Final cleaning - construction - Commercial	976.00 SF		0.00	0.17	0.00	33.18	199.10
This final clean is for the flooring repair process. Additional final clean line items may be necessary for other repair processes.							
Totals: Open Room					2,141.68	10,029.86	60,178.99

Open Room 2**Height: 8' 11"**

1,374.71 SF Walls	1,296.00 SF Ceiling
2,670.71 SF Walls & Ceiling	1,296.00 SF Floor
144.00 SY Flooring	137.92 LF Floor Perimeter
168.50 LF Ceil. Perimeter	

Window - Goes to Floor	3' 1" X 3'	Opens into Exterior
Window - Goes to Floor	3' 1" X 3'	Opens into Exterior
Window - Goes to Floor	3' 1" X 3'	Opens into Exterior
Window - Goes to Floor	3' 1" X 3'	Opens into Exterior
Door	3' X 7'	Opens into OPEN_ROOM
Door	3' X 7'	Opens into OPEN_ROOM
Door	3' X 7'	Opens into OPEN_ROOM
Window - Goes to Floor	3' 1" X 3'	Opens into Exterior
Window - Goes to Floor	3' 1" X 3'	Opens into Exterior
Window - Goes to Floor	3' 1" X 3'	Opens into Exterior

DESCRIPTION	QTY	RESET	REMOVE	REPLACE	TAX	O&P	TOTAL
Accessories							
301. Fluorescent light fixture - 6' & 8' - Detach & reset	1.00 EA		0.00	86.41	0.00	17.28	103.69
Begin Plaster Repairs							
Removal							
302. Mask and prep for paint - plastic, paper, tape (per LF)	168.50 LF		0.00	1.35	4.44	46.38	278.30
303. Content Manipulation charge - per hour	15.00 HR		0.00	35.23	0.00	105.70	634.15
To remove contents.							
304. Floor protection - plastic and tape - 10 mil	1,296.00 SF		0.00	0.31	15.16	83.40	500.32
305. Remove Acoustic ceiling tile	315.00 SF		0.57	0.00	0.00	35.92	215.47

DRANDERSON

3/18/2022

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**William Griffin, Public Insurance Adjuster**

128 Poplar Street, Gadsden, TN 38337

CONTINUED - Open Room 2

DESCRIPTION	QTY	RESET	REMOVE	REPLACE	TAX	O&P	TOTAL
306. Remove Ceiling - wood - tongue & groove	1,296.00 SF		0.44	0.00	0.00	114.04	684.28
<u>Installation</u>							
307. Apply anti-microbial agent to the walls and ceiling	2,670.71 SF		0.00	0.22	10.42	119.60	717.58
Application of antimicrobial to the water damaged space before installation of new drywall and insulation.							
308. Ceiling - wood - tongue & groove	1,296.00 SF		0.00	7.59	609.06	2,089.14	12,534.84
309. Acoustic ceiling tile	315.00 SF		0.00	3.48	46.99	228.64	1,371.83
310. Two coat plaster (no lath)	1,374.71 SF		0.00	6.01	115.27	1,675.46	10,052.74
311. Clean the walls	1,374.71 SF		0.00	0.31	1.34	85.50	513.00
Ceiling/walls must be cleaned prior to application of paint.							
312. Seal the walls w/latex based stain blocker - one coat	1,374.71 SF		0.00	0.60	10.72	167.10	1,002.65
313. Paint the walls - two coats	1,374.71 SF		0.00	0.93	30.83	261.86	1,571.17
314. Final cleaning - construction - Commercial	1,296.00 SF		0.00	0.17	0.00	44.06	264.38
This final clean is for the drywall repair process. Additional final clean line items may be necessary for other repair processes.							
<u>Begin Interior Door Repairs</u>							
<u>Removal</u>							
315. Remove Door opening (jamb & casing) - 32"to36"wide - paint grade	6.00 EA		5.85	0.00	0.00	7.02	42.12
<u>Installation</u>							
316. Door opening (jamb & casing) - 32"to36"wide - paint grade	6.00 EA		0.00	161.62	70.40	208.02	1,248.14
317. Paint door/window trim & jamb - 2 coats (per side)	6.00 EA		0.00	30.17	2.73	36.74	220.49
318. Final cleaning - construction - Commercial	1,296.00 SF		0.00	0.17	0.00	44.06	264.38
<u>Begin Wood Flooring Repairs</u>							
<u>Removal</u>							
319. Remove Oak flooring - #1 common - no finish	1,296.00 SF		2.17	0.00	0.00	562.46	3,374.78
320. Remove Vapor barrier - visqueen - 6mil	1,296.00 SF		0.08	0.00	0.00	20.74	124.42
321. Tear out subfloor & bag for disposal	1,296.00 SF		1.47	0.00	8.85	382.80	2,296.77
<u>Installation</u>							
322. Apply anti-microbial agent to the floor	1,296.00 SF		0.00	0.22	5.05	58.04	348.21
323. Sheathing - spaced 1" x 6"	1,296.00 SF		0.00	4.26	376.55	1,179.52	7,077.03
324. Vapor barrier - visqueen - 6mil	1,296.00 SF		0.00	0.25	7.58	66.32	397.90

**William Griffin, Public Insurance Adjuster**

128 Poplar Street, Gadsden, TN 38337

CONTINUED - Bedroom 1

DESCRIPTION	QTY	RESET	REMOVE	REPLACE	TAX	O&P	TOTAL
333. Wallpaper	751.88 SF		0.00	2.41	79.17	378.24	2,269.44
334. Remove Acoustic ceiling tile	315.00 SF		0.57	0.00	0.00	35.92	215.47
335. Remove Ceiling - wood - tongue & groove	483.75 SF		0.44	0.00	0.00	42.58	255.43
<u>Installation</u>							
336. Apply anti-microbial agent to the walls and ceiling	1,235.63 SF		0.00	0.22	4.82	55.32	331.98
Application of antimicrobial to the water damaged space before installation of new drywall and insulation.							
337. Ceiling - wood - tongue & groove	483.75 SF		0.00	7.59	227.34	779.80	4,678.80
338. Acoustic ceiling tile	315.00 SF		0.00	3.48	46.99	228.64	1,371.83
339. Two coat plaster (no lath)	751.88 SF		0.00	6.01	63.05	916.38	5,498.23
340. Wallpaper	751.88 SF		0.00	2.41	79.17	378.24	2,269.44
341. Clean the walls	751.88 SF		0.00	0.31	0.73	46.76	280.57
Ceiling/walls must be cleaned prior to application of paint.							
342. Seal the walls w/latex based stain blocker - one coat	751.88 SF		0.00	0.60	5.86	91.40	548.39
343. Paint the walls - two coats	751.88 SF		0.00	0.93	16.86	143.24	859.35
344. Final cleaning - construction - Commercial	483.75 SF		0.00	0.17	0.00	16.44	98.68

This final clean is for the drywall repair process. Additional final clean line items may be necessary for other repair processes.

Begin Interior Door Repairs**Removal**

345. Remove Door opening (jamb & casing) - 32"to36"wide - paint grade	3.00 EA		5.85	0.00	0.00	3.52	21.07
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Installation

346. Door opening (jamb & casing) - 32"to36"wide - paint grade	3.00 EA		0.00	161.62	35.20	104.02	624.08
347. Paint door/window trim & jamb - 2 coats (per side)	3.00 EA		0.00	30.17	1.37	18.38	110.26
348. Final cleaning - construction - Commercial	483.75 SF		0.00	0.17	0.00	16.44	98.68

Begin Wood Flooring Repairs**Removal**

349. Remove Oak flooring - #1 common - no finish	483.75 SF		2.17	0.00	0.00	209.94	1,259.68
350. Remove Vapor barrier - visqueen - 6mil	483.75 SF		0.08	0.00	0.00	7.74	46.44
351. Tear out subfloor & bag for disposal	483.75 SF		1.47	0.00	3.30	142.88	857.29

Installation

352. Apply anti-microbial agent to the floor	483.75 SF		0.00	0.22	1.89	21.66	129.98
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DRANDERSON

3/18/2022

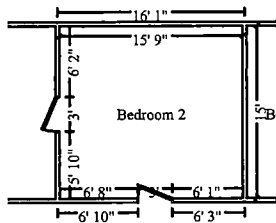
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**William Griffin, Public Insurance Adjuster**

128 Poplar Street, Gadsden, TN 38337

CONTINUED - Bedroom 1

DESCRIPTION	QTY	RESET	REMOVE	REPLACE	TAX	O&P	TOTAL
353. Sheathing - spaced 1" x 6"	483.75 SF		0.00	4.26	140.55	440.28	2,641.61
354. Vapor barrier - visqueen - 6mil	483.75 SF		0.00	0.25	2.83	24.74	148.51
355. Oak flooring - #1 common - no finish	483.75 SF		0.00	12.80	481.09	1,334.62	8,007.71
https://www.flooranddecor.com/engineered-hardwood-wood/lawrence-white-oak-distressed-engineered-hardwood-100708734.html							
356. Sand, stain, and finish wood floor	483.75 SF		0.00	3.79	48.11	376.30	2,257.82
357. Content Manipulation charge - per hour	15.00 HR		0.00	35.23	0.00	105.70	634.15
To reset contents. This line item is specifically for the flooring repair process. Additional contents manipulation may be necessary for other repair processes.							
358. Final cleaning - construction - Commercial	483.75 SF		0.00	0.17	0.00	16.44	98.68
This final clean is for the flooring repair process. Additional final clean line items may be necessary for other repair processes.							
Totals: Bedroom 1					1,246.48	6,116.30	36,697.51

**Bedroom 2****Height: 8' 11"**

506.38 SF Walls	236.25 SF Ceiling
742.63 SF Walls & Ceiling	236.25 SF Floor
26.25 SY Flooring	55.50 LF Floor Perimeter
61.50 LF Ceil. Perimeter	

Door**3' X 7'****Opens into BEDROOM_1****Door****3' X 7'****Opens into HALLWAY**

DESCRIPTION	QTY	RESET	REMOVE	REPLACE	TAX	O&P	TOTAL
Accessories							
359. Light fixture - Detach & reset	1.00 EA		0.00	44.56	0.00	8.92	53.48
Begin Plaster Repairs							
Removal							
360. Mask and prep for paint - plastic, paper, tape (per LF)	61.50 LF		0.00	1.35	1.62	16.92	101.57
361. Content Manipulation charge - per hour	15.00 HR		0.00	35.23	0.00	105.70	634.15
To remove contents.							
362. Floor protection - plastic and tape - 10 mil	236.25 SF		0.00	0.31	2.76	15.20	91.20
363. Remove Acoustic ceiling tile	315.00 SF		0.57	0.00	0.00	35.92	215.47

**William Griffin, Public Insurance Adjuster**

128 Poplar Street, Gadsden, TN 38337

CONTINUED - Bedroom 2

DESCRIPTION	QTY	RESET	REMOVE	REPLACE	TAX	O&P	TOTAL
364. Remove Ceiling - wood - tongue & groove	236.25 SF		0.44	0.00	0.00	20.80	124.75
<u>Installation</u>							
365. Apply anti-microbial agent to the walls and ceiling	742.63 SF		0.00	0.22	2.90	33.26	199.54
Application of antimicrobial to the water damaged space before installation of new drywall and insulation.							
366. Ceiling - wood - tongue & groove	236.25 SF		0.00	7.59	111.03	380.82	2,284.99
367. Acoustic ceiling tile	315.00 SF		0.00	3.48	46.99	228.64	1,371.83
368. Two coat plaster (no lath)	506.38 SF		0.00	6.01	42.46	617.16	3,702.96
369. Clean the walls	506.38 SF		0.00	0.31	0.49	31.50	188.97
Ceiling/walls must be cleaned prior to application of paint.							
370. Seal the walls w/latex based stain blocker - one coat	506.38 SF		0.00	0.60	3.95	61.56	369.34
371. Paint the walls - two coats	506.38 SF		0.00	0.93	11.36	96.46	578.75
372. Final cleaning - construction - Commercial	236.25 SF		0.00	0.17	0.00	8.04	48.20
This final clean is for the drywall repair process. Additional final clean line items may be necessary for other repair processes.							
<u>Begin Interior Door Repairs</u>							
<u>Removal</u>							
373. Remove Door opening (jamb & casing) - 32"to36"wide - paint grade	3.00 EA		5.85	0.00	0.00	3.52	21.07
<u>Installation</u>							
374. Door opening (jamb & casing) - 32"to36"wide - paint grade	3.00 EA		0.00	161.62	35.20	104.02	624.08
375. Paint door/window trim & jamb - 2 coats (per side)	3.00 EA		0.00	30.17	1.37	18.38	110.26
376. Final cleaning - construction - Commercial	236.25 SF		0.00	0.17	0.00	8.04	48.20
<u>Begin Wood Flooring Repairs</u>							
<u>Removal</u>							
377. Remove Oak flooring - #1 common - no finish	236.25 SF		2.17	0.00	0.00	102.54	615.20
378. Remove Vapor barrier - visqueen - 6mil	236.25 SF		0.08	0.00	0.00	3.78	22.68
379. Tear out subfloor & bag for disposal	236.25 SF		1.47	0.00	1.61	69.78	418.68
<u>Installation</u>							
380. Apply anti-microbial agent to the floor	236.25 SF		0.00	0.22	0.92	10.58	63.48
381. Sheathing - spaced 1" x 6"	236.25 SF		0.00	4.26	68.64	215.00	1,290.07
382. Vapor barrier - visqueen - 6mil	236.25 SF		0.00	0.25	1.38	12.10	72.54

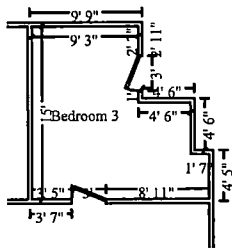


William Griffin, Public Insurance Adjuster

128 Poplar Street, Gadsden, TN 38337

CONTINUED - Bedroom 2

DESCRIPTION	QTY	RESET	REMOVE	REPLACE	TAX	O&P	TOTAL
383. Oak flooring - #1 common - no finish https://www.flooranddecor.com/engineered-hardwood-wood/lawrence-white-oak-distressed-engineered-hardwood-100708734.html	236.25 SF		0.00	12.80	234.95	651.80	3,910.75
384. Sand, stain, and finish wood floor	236.25 SF		0.00	3.79	23.50	183.78	1,102.67
385. Content Manipulation charge - per hour	15.00 HR		0.00	35.23	0.00	105.70	634.15
To reset contents. This line item is specifically for the flooring repair process. Additional contents manipulation may be necessary for other repair processes.							
386. Final cleaning - construction - Commercial	236.25 SF		0.00	0.17	0.00	8.04	48.20
This final clean is for the flooring repair process. Additional final clean line items may be necessary for other repair processes.							
Totals: Bedroom 2					591.13	3,157.96	18,947.23



Bedroom 3

Height: 8' 11"

498.94	SF Walls	182.83	SF Ceiling
681.77	SF Walls & Ceiling	182.83	SF Floor
20.31	SY Flooring	54.67	LF Floor Perimeter
60.67	LF Ceil. Perimeter		

Door

3' X 7'

Opens into Exterior

Door

3' X 7'

Opens into HALLWAY

DESCRIPTION	QTY	RESET	REMOVE	REPLACE	TAX	O&P	TOTAL
<u>Accessories</u>							
387. Light fixture - Detach & reset	1.00 EA		0.00	44.56	0.00	8.92	53.48
Begin Plaster Repairs							
<u>Removal</u>							
388. Mask and prep for paint - plastic, paper, tape (per LF)	60.67 LF		0.00	1.35	1.60	16.70	100.20
389. Content Manipulation charge - per hour	15.00 HR		0.00	35.23	0.00	105.70	634.15
To remove contents.							
390. Floor protection - plastic and tape - 10 mil	182.83 SF		0.00	0.31	2.14	11.76	70.58
391. Wallpaper	498.94 SF		0.00	2.41	52.54	251.00	1,505.99
392. Remove Acoustic ceiling tile	315.00 SF		0.57	0.00	0.00	35.92	215.47
393. Remove Ceiling - wood - tongue & groove	182.83 SF		0.44	0.00	0.00	16.10	96.55

**William Griffin, Public Insurance Adjuster**

128 Poplar Street, Gadsden, TN 38337

CONTINUED - Bedroom 3

DESCRIPTION	QTY	RESET	REMOVE	REPLACE	TAX	O&P	TOTAL
<u>Installation</u>							
394. Apply anti-microbial agent to the walls and ceiling	681.77 SF		0.00	0.22	2.66	30.54	183.19
Application of antimicrobial to the water damaged space before installation of new drywall and insulation.							
395. Ceiling - wood - tongue & groove	182.83 SF		0.00	7.59	85.92	294.72	1,768.32
396. Acoustic ceiling tile	315.00 SF		0.00	3.48	46.99	228.64	1,371.83
397. Two coat plaster (no lath)	498.94 SF		0.00	6.01	41.84	608.08	3,648.55
398. Wallpaper	498.94 SF		0.00	2.41	52.54	251.00	1,505.99
399. Clean the walls	498.94 SF		0.00	0.31	0.49	31.04	186.20
Ceiling/walls must be cleaned prior to application of paint.							
400. Seal the walls w/latex based stain blocker - one coat	498.94 SF		0.00	0.60	3.89	60.66	363.91
401. Paint the walls - two coats	498.94 SF		0.00	0.93	11.19	95.04	570.24
402. Final cleaning - construction - Commercial	182.83 SF		0.00	0.17	0.00	6.22	37.30
This final clean is for the drywall repair process. Additional final clean line items may be necessary for other repair processes.							
<u>Begin Interior Door Repairs</u>							
<u>Removal</u>							
403. Remove Door opening (jamb & casing) - 32"to36"wide - paint grade	3.00 EA		5.85	0.00	0.00	3.52	21.07
<u>Installation</u>							
404. Door opening (jamb & casing) - 32"to36"wide - paint grade	3.00 EA		0.00	161.62	35.20	104.02	624.08
405. Paint door/window trim & jamb - 2 coats (per side)	3.00 EA		0.00	30.17	1.37	18.38	110.26
406. Final cleaning - construction - Commercial	182.83 SF		0.00	0.17	0.00	6.22	37.30
<u>Begin Wood Flooring Repairs</u>							
<u>Removal</u>							
407. Remove Oak flooring - #1 common - no finish	182.83 SF		2.17	0.00	0.00	79.34	476.08
408. Remove Vapor barrier - visqueen - 6mil	182.83 SF		0.08	0.00	0.00	2.92	17.55
409. Tear out subfloor & bag for disposal	182.83 SF		1.47	0.00	1.25	54.02	324.03
<u>Installation</u>							
410. Apply anti-microbial agent to the floor	182.83 SF		0.00	0.22	0.71	8.18	49.11
411. Sheathing - spaced 1" x 6"	182.83 SF		0.00	4.26	53.12	166.40	998.38
412. Vapor barrier - visqueen - 6mil	182.83 SF		0.00	0.25	1.07	9.36	56.14
413. Oak flooring - #1 common - no finish	182.83 SF		0.00	12.80	181.82	504.40	3,026.44

DRANDERSON

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**William Griffin, Public Insurance Adjuster**

128 Poplar Street, Gadsden, TN 38337

CONTINUED - Bedroom 3

DESCRIPTION	QTY	RESET	REMOVE	REPLACE	TAX	O&P	TOTAL
https://www.flooranddecor.com/engineered-hardwood-wood/lawrence-white-oak-distressed-engineered-hardwood-100708734.html							
414. Sand, stain, and finish wood floor	182.83 SF		0.00	3.79	18.18	142.22	853.33
415. Content Manipulation charge - per hour	15.00 HR		0.00	35.23	0.00	105.70	634.15
To reset contents. This line item is specifically for the flooring repair process. Additional contents manipulation may be necessary for other repair processes.							
416. Final cleaning - construction - Commercial	182.83 SF		0.00	0.17	0.00	6.22	37.30
This final clean is for the flooring repair process. Additional final clean line items may be necessary for other repair processes.							
Totals: Bedroom 3					594.52	3,262.94	19,577.17
Total: Main Level					8,405.09	40,575.74	243,452.57
Total: Under Construction Apartment					8,405.09	40,575.74	243,452.57

General Conditions

DESCRIPTION	QTY	RESET	REMOVE	REPLACE	TAX	O&P	TOTAL
417. Commercial Supervision / Project Management - per hour	320.00 HR		0.00	62.49	0.00	3,999.36	23,996.16
418. Site Safety Supervisor	320.00 HR		0.00	62.50	0.00	4,000.00	24,000.00

OSHA regulation Title 29 CFR §1926.502(h)- Safety Monitoring Systems - www.osha.gov/Publications/Const_Res_Man/1926m_interps.html

1926.502(h)(1)(i)

The safety monitor shall be competent to recognize fall hazards;

1926.502(h)(1)(ii)

The safety monitor shall warn the employee when it appears that the employee is unaware of a fall hazard or is acting in an unsafe manner;

1926.502(h)(1)(iii)

The safety monitor shall be on the same walking/working surface and within visual sighting distance of the employee being monitored;

1926.502(h)(1)(iv)

The safety monitor shall be close enough to communicate orally with the employee; and 1926.502(h)(1)(v) The safety monitor shall not have other responsibilities which could take the monitor's attention from the monitoring function.

419. Boom or spider lift - 30'-45' reach (per month)	1.00 MO		0.00	2,445.00	0.00	489.00	2,934.00
To lift the pallets of brick up to the scaffolding.							
420. Equipment Operator - per hour	160.00 HR		0.00	52.61	0.00	1,683.52	10,101.12
421. Boom or spider lift - 30'-45' reach (per month)	1.00 MO		0.00	2,445.00	0.00	489.00	2,934.00
For uploading of materials to roof top.							

**William Griffin, Public Insurance Adjuster**

128 Poplar Street, Gadsden, TN 38337

CONTINUED - General Conditions

DESCRIPTION	QTY	RESET	REMOVE	REPLACE	TAX	O&P	TOTAL
422. Equipment Operator - per hour	160.00 HR		0.00	52.61	0.00	1,683.52	10,101.12
423. Job-site cargo/storage container - 40' long - per month	4.00 MO		0.00	115.84	45.18	101.72	610.26
For building furnishings							
424. Job-site cargo container - pick up/del. (each way) 16'-40'	8.00 EA		0.00	99.40	0.00	159.04	954.24
425. Temporary construction office - portable (trailer)	2.00 MO		0.00	279.08	0.00	111.64	669.80
426. General Laborer - per hour	80.00 HR		0.00	32.52	0.00	520.32	3,121.92
Progressive cleaning. 2 laborers, 1 hour per day, 5 days a week, for 8 weeks.							
427. Barricade/warning sign/traffic cone - Min. equip. charge	4.00 EA		0.00	52.50	0.00	42.00	252.00
428. Temporary fencing - 1-4 months (per month)	760.00 LF		0.00	1.55	0.00	235.60	1,413.60
429. General Demolition - per hour	160.00 HR		52.70	0.00	0.00	1,686.40	10,118.40
<i>Additional labor to cart debris to the dumpster area. Calculated at 2 workers for 2 hours per day for 8 weeks</i>							
430. Material Only Sheathing - OSB - 1/2"	45.25 SF		0.00	0.87	3.84	8.64	51.85
Asphalt protection from heavy equipment.							
431. Remove Sheathing - OSB - 1/2"	11,411.00 SF		0.64	0.00	0.00	1,460.60	8,763.64
432. Material Only Sheathing - OSB - 1/2"	320.00 SF		0.00	1.00	31.20	70.24	421.44
Place under the dumpster to protect the asphalt. Dumpsters are 40 feet long by 8 feet wide.							
433. Remove Sheathing - OSB - 1/2"	320.00 SF		0.64	0.00	0.00	40.96	245.76
434. Dumpster load - Approx. 40 yards, 7-8 tons of debris	10.00 EA		625.00	0.00	0.00	1,250.00	7,500.00
Totals: General Conditions					80.22	18,031.56	108,189.31
Line Item Totals: DRANDERSON					19,342.06	101,250.40	607,498.27

**William Griffin, Public Insurance Adjuster**

128 Poplar Street, Gadsden, TN 38337

Grand Total Areas:

10,486.33 SF Walls	6,403.33 SF Ceiling	16,889.66 SF Walls and Ceiling
6,403.33 SF Floor	711.48 SY Flooring	1,058.41 LF Floor Perimeter
0.00 SF Long Wall	0.00 SF Short Wall	1,262.08 LF Ceil. Perimeter
6,403.33 Floor Area	6,748.69 Total Area	10,486.33 Interior Wall Area
7,063.32 Exterior Wall Area	806.83 Exterior Perimeter of Walls	
0.00 Surface Area	0.00 Number of Squares	0.00 Total Perimeter Length
0.00 Total Ridge Length	0.00 Total Hip Length	

**William Griffin, Public Insurance Adjuster**

128 Poplar Street, Gadsden, TN 38337

Summary for Dwelling

Line Item Total	486,905.81
Material Sales Tax	19,296.88
Storage Rental Tax	45.18
	<hr/>
Subtotal	506,247.87
Overhead	50,625.20
Profit	50,625.20
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Replacement Cost Value	\$607,498.27
Net Claim	\$607,498.27
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July 22, 2022

Via Electronic Mail (william@griffinlossconsultants.com; gwin.anderson@gmail.com)

William Griffin
128 Poplar Street
Gadsen, TN 38337

Our Insured: Dr. Joe Anderson OD and Dr. Gwin Anderson OD
Policy No: BOP9592386
File Number: PR-0000000-400470
Loss Date: 12/10/2021
Location: 119 N Poplar Dresden, TN 38225 and 121-126 N Poplar Street Dresden, TN 38225
Ins Comp: State Automobile Mutual Insurance Company
NAIC No: 25135

Appraisal Acknowledgment / Partial Declination of Coverage

Dear Mr. Griffin:

State Automobile Mutual Insurance Company ("State Auto") is in receipt of your correspondence dated July 19, 2022, wherein a demand for appraisal is made arising out of an alleged date of loss of December 10, 2021. While State Auto will proceed in accordance with the policy, there are genuine questions of coverage and State Auto reserves all rights under the Policy regarding coverage, including the right to maintain its coverage decisions outlined in this correspondence to you, the insureds and/or their agents, servants or employees.

Appointment of Appraiser

State Auto is aware you have appointed Ben Perry, as the insured's appraiser. State Auto hereby appoints **Craig Betts** as our appraiser. State Auto will ask Mr. Betts to coordinate directly with Mr. Perry to discuss and attempt to reach an agreement regarding an umpire as well as an agreed appraisal protocol for proceeding with the appraisal. His contact information for you to provide your appraiser is:

Craig Betts
Phone: 615-809-6591
Email: 3Betts@Comcast.net

Mr. Betts is authorized to retain any and all outside consultants he believes can assist in determining the amount of loss, and to the extent necessary in determining causation. We expect the appraisers to collaborate in good faith and agree to an independent umpire qualified

Dr. Joe Anderson OD

7/22/2022

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to assess claims for damage to this property. In the event they need the court's assistance, we expect to work with you to **jointly** approach the court to obtain appointment of a qualified and independent umpire. To the extent Mr. Betts is unable to obtain cooperation from your appraiser in compliance with the Policy conditions, he is further authorized to coordinate directly with the umpire to establish an appraisal protocol that sets the scope of the appraisal, and to submit his findings to the entire appraisal panel.

The appraisal panel will need to determine the following:

- Replacement Cost Value of damage
- Actual Cash Value of damage

Please refer to the insured's policy, **Businessowners Special Property Coverage Form (BP0002 12/99)**, which states, in part:

E. Property Loss Conditions

2. Appraisal

If we and you disagree on the amount of loss, either may make written demand for an appraisal of the loss. In this event, each party will select a competent and impartial appraiser. The two appraisers will select an umpire. If they cannot agree, either may request that selection be made by a judge of a court having jurisdiction. The appraisers will state separately the amount of loss. If they fail to agree, they will submit their differences to the umpire. A decision agreed to by any two will be binding. Each party will:

- a. Pay its chosen appraiser; and
- b. Bear the other expenses of the appraisal and umpire equally.

If there is an appraisal, we will still retain our right to deny the claim.

Appraisal Cannot Resolve Coverage Questions

By complying with the terms of the appraisal clause, State Auto reserves and does not waive the right to deny coverage for damage sought or awarded by the appraisal that are not covered by the Policy. Indeed, State Auto has already conducted its claim investigation and determined that certain items made part of the claim, including but not limited to the interior water damage observed to the ceiling, wall finishes and roof framing throughout the second level of the building, were not damaged by a covered cause of loss that occurred during the policy period. Rather, it was determined these areas were damaged in a manner consistent with long-term and reoccurring exposure to water infiltration from the roof. It was evident that a section of the roof framing had been replaced, the roof above this area exhibited signs of ponding water.

This is the main problem the tornado caused

Dr. Joe Anderson OD

7/22/2022

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Coverage is not being afforded for these claimed items that were not found to sustain damage from a covered cause of loss. State Auto determined that the cost to repair and/or replace the covered damages that occurred on the reported date of loss, amounted to \$93,741.36. Recoverable depreciation of \$18,234.82 has been withheld along with the \$1,000 deductible for a net actual cash value payment owed of \$74,416.54. To date, \$33,173.43 has been issued. A supplement payment of \$41,243.11 will be forthcoming. **Please provide a copy of your W-9 so that a check can be cut.**

Pursuant to the Businessowners Special Property Coverage Form **BP0002 (12/99)**, coverage applies when there is direct physical loss to property described in Coverage A unless excluded or limited:

A. Coverage

We will pay for direct physical loss of or damage to Covered Property at the premises described in the Declarations caused by or resulting from any Covered Cause of Loss.

1. Covered Property

Covered Property, as used in this policy, means the type of property as described in this section, **A.1.**, and limited in **A.2.**, Property Not Covered, if a Limit of Insurance is shown in the Declarations for that type of property.

a. Buildings.

3. Covered Causes Of Loss

Risks Of Direct Physical Loss unless the loss is:

a. Excluded in Section **B.**, Exclusions; or

b. Limited in Paragraph **A.4.**, Limitations; that follow.

The insuring agreements set forth above indicates that coverage applies to direct physical loss of or damage to Covered Property. Based on the information provided to State Auto to date, it is our understanding that you are presenting a claim for damages which have been determined to not be caused by a covered cause of loss having occurred on the reported date of loss. The interior damages were found to be a result of long-term water exposure, wear/tear and deterioration of the roof surfacing. Accordingly, the insuring agreements do not appear to be satisfied, and State Auto's coverage does not apply to this portion of your claim.

Several Exclusions Potentially Bar Coverage in Whole or In Part for the Claim

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State Auto directs your attention to the following exclusions which may apply in whole or in part, to preclude coverage for a portion of your claim.

B. Exclusions

2. We will not pay for loss or damage caused by or resulting from any of the following:

k. Other Types Of Loss

- (1)** Wear and tear;
- (2)** Rust, corrosion, fungus, decay, deterioration, hidden or latent defect or any quality in property that caused it to damage or destroy itself;
- (4)** Settling, cracking, shrinking or expansion;

But if an excluded cause of loss that is listed in **B.2.k.(1)** through **B.2.k.(7)** results in a "specified cause of loss" or building glass breakage, we will pay for the loss or damage caused by that "specified cause of loss" or building glass breakage.

3. We will not pay for loss or damage caused by or resulting from any of the following **B.3.a.** through **B.3.c.** But if an excluded cause of loss that is listed in **B.3.a.** through **B.3.c.** results in a Covered Cause of Loss, we will pay for the loss or damage caused by that Covered Cause of Loss.

c. Negligent Work Faulty, inadequate or defective:

- (2)** Design, specifications, workmanship, repair, construction, renovation, remodeling, grading, compaction;

- (4)** Maintenance;
of part or all of any property on or off
the described premises.

Now please refer to the Limited Coverage for "Fungi", Wet Rot, Dry Rot and Bacteria Endorsement BP2171 11/02.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

LIMITED COVERAGE FOR "FUNGI", WET ROT, DRY ROT AND BACTERIA

This endorsement modifies insurance provided under the following:

BUSINESSOWNERS SPECIAL PROPERTY COVERAGE FORM

The following provisions apply:

A. Fungi Or Bacteria Exclusions

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1. Paragraph A.5.1.(5) of the Increased Cost of Construction Additional Coverage is replaced by the following:
 - (5) Under this Additional Coverage, we will not pay for:
 - (1) The enforcement of any ordinance or law which requires demolition, repair, replacement, reconstruction, remodeling or remediation of property due to contamination by "pollutants" or due to the presence, growth, proliferation, spread or any activity of "fungi". wet or dry rot or bacteria; or
 - (b) Any costs associated with the enforcement of an ordinance or law which requires any insured or others to test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to or assess the effects of "pollutants", "fungi", wet or dry rot or bacteria.
2. The following exclusion is added to Paragraph B.1.Exclusions:
 - h. "'Fungi'. Wet Rot, Dry Rot And Bacteria Presence, growth, proliferation, spread or any activity of "fungi", wet or dry rot or bacteria,

But if "fungi", wet or dry rot or bacteria results in a "specified cause of loss", we will pay for the loss or damage caused by that "specified cause of loss".

This exclusion does not apply:

- 1) When "fungi", wet or dry rot or bacteria results from fire or lightning; or
 - (2) To the extent that coverage is provided in the Additional Coverage - Limited Coverage For "Fungi", Wet Or Dry Rot And Bacteria (contained in the Limited Fungi or Bacteria Coverage) if any, with respect to loss or damage by a cause of loss other than fire or lightning.
3. Paragraph B.2.k.(2) of the Exclusions is replaced by the following:
 - (2) Rust or other corrosion, decay, deterioration, hidden or latent defect or any quality in property that causes it to damage or destroy itself;

B. Limited Fungi Or Bacteria Coverage 1. The following Additional Coverage is added to Paragraph A.5. n. Limited Coverage For "Fungi", Wet Rot, Dry Rot And Bacteria

- (1) The coverage described in paragraphs B.1.n.(2) and B.1.n.(6) only applies when the "fungi", wet or dry rot or bacteria are the result of a "specified cause of loss" other than fire or lightning, that occurs during the policy period and only if all reasonable means were used to save and preserve the property from further damage at the time of and after that occurrence.
- (2) We will pay for loss or damage by "fungi", wet or dry rot or bacteria. As used in this Limited Coverage, the term loss or damage means:
 - (a) Direct physical loss or damage to Covered Property caused by "fungi", wet or dry rot or bacteria, including the cost of removal of the "fungi", wet or dry rot or bacteria;
 - (b) The cost to tear out and replace any part of the building or other property as needed to gain access to the "fungi", wet or dry rot or bacteria; and

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(c) The cost of testing performed after removal, repair, replacement or restoration of the damaged property is completed, provided there is a reason to believe that "fungi", wet or dry rot or bacteria are present.

- (3) The coverage described under this Limited Coverage is limited to \$15,000. Regardless of the number of claims, this limit is the most we will pay for the total of all loss or damage arising out of all occurrences of "specified causes of loss" (other than fire or lightning) which take place in a 12-month period (starting with the beginning of the present annual policy period). With respect to a particular occurrence of loss which results in "fungi", wet or dry rot or bacteria, we will not pay more than the total of \$15,000 even if the "fungi", wet or dry rot or bacteria continues to be present or active, or recurs, in a later policy period,
- (4) The coverage provided under this Limited Coverage does not increase the applicable Limit of insurance on any Covered Property. If a particular occurrence results in loss or damage by "fungi", wet or dry rot or bacteria, and other loss or damage, we will not pay more, for the total of all loss or damage, than the applicable Limit of insurance on the affected Covered Property.

If there is covered loss or damage to Covered Property, not caused by "fungi", wet or dry rot or bacteria, loss payment will not be limited by the terms of this Limited Coverage, except to the extent that "fungi", wet or dry rot or bacteria causes an increase in the loss. Any such increase in the loss will be subject to the terms of this Limited Coverage.

- (5) The terms of this Limited Coverage do not increase or reduce the coverage provided under A.5.d. Collapse, or A.5.e. Water Damage, Other Liquids, Powder Or Molten Material Damage Additional Coverages.
- (6) The following applies only if Business Income and/or Extra Expense Coverage applies to the described premises and only if the suspension of "operations" satisfies all terms and conditions of the applicable Business Income and/or Extra Expense Additional Coverage.
- (c) If the loss which resulted in "fungi", wet or dry rot or bacteria does not in itself necessitate a suspension of "operations", but such suspension is necessary due to loss or damage to property caused by "fungi", wet or dry rot or bacteria, then our payment under the Business Income and/or Extra Expense is limited to the amount of loss and/or expense sustained in a period of not more than 30 days. The days need not be consecutive.
- (d) If a covered suspension of "operations" was caused by loss or damage other than "fungi", wet or dry rot or bacteria, but remediation of "fungi", wet or dry rot or bacteria prolongs the "period of restoration", we will pay for loss and/or expense sustained during the delay (regardless of when such a delay occurs during the "period of restoration"), but such coverage is limited to 30 days. The days need not be consecutive.

C. Fungi Definition 1. The following definition is added to Paragraph H. Property Definitions:

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"Fungi" means any type or form of fungus, including mold or mildew, and any mycotoxins, spores, scents or by-products produced or released by fungi.

Exclusion B.2. precludes coverage for loss or damage caused by wear/tear, deterioration, et al. Accordingly, to the extent that any loss or damage was caused by these events, , State Auto reserves its rights with respect to Exclusion B.2.

Exclusion B.3. precludes coverage for loss or damage caused by maintenance accordingly, to the extent that any loss or damage was caused by or results from the failure to act of any person or group of people, State Auto reserves its rights with respect to Exclusion B.2.

The coverage described in B.1n (2) and B 1.n(6) precludes coverage for loss or damage caused by or resulting from fungi, wet or dry rot or bacteria are the result of a "specified cause of loss" other than fire or lightning, that occurs during the policy period and only if all reasonable means were used to save and preserve the property from further damage at the of and after that occurrence. Accordingly, State Auto reserves its rights with respect to coverage B.1n (2) and B 1.n (6).

Any disagreement on whether the reported weather event made the basis of the Claim caused covered damage to the Property cannot be resolved by appraisal. Thus, in accordance with the appraisal clause, State Auto retains the right to decline to pay any appraisal award, or a portion thereof, that assesses the cost to repair a condition or damage that is not the result of a covered loss which occurred during the policy period.

Because you have invoked appraisal, be assured it is State Auto's intention to participate in good faith and work to resolve as many amounts of loss disagreements as possible. However, if an appraisal award is (1) made without authority; (2) the result of fraud, accident, or mistake, or (3) is not in compliance with the requirements of the Policy, it is not valid and can be overturned. To that end, you should be aware that knowingly including damages in an appraisal award that are not covered losses, or appointing an appraiser who is not "competent and impartial", may cause any appraisal or resulting award not to be in compliance with the Policy. They are practicing law without a license

State Auto reserves all rights under the Policy and at law. We note that the entire Policy is incorporated herein by reference. No actions taken by State Auto and/or its authorized agents, adjusters or representatives are to be construed as a waiver or estoppel of any rights or defenses, nor are any of the Policy's terms, conditions or provisions waived. State Auto expressly does not waive its right to deny coverage for any valid reason, and we remind you

They are practicing law without a license

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that the appraisal process does not excuse your client from complying with all Policy conditions. You are further notified that State Auto does not intend to, nor does it, by any of its actions, waive, modify or alter any of the terms, provisions, conditions, duties or exclusions contained in the policy of insurance.

Please let me know if you have any questions or concerns.

Respectfully,

Jennifer Stivers

CARE Associate Senior

State Auto Insurance Companies

Phone: 614.917.5507 | Email: Jennifer.Stivers@Stateauto.com

CC:

Dresden Insurance

PO BOX 68

Dresden, TN 38225

PA Reply:

EX 7

REPLY TO PARTIAL DECLINATION OF COVERAGE:

Via Electronic Mail

TO: Jennifer Stivers CARE Associate Senior
State Auto Insurance Companies
Phone: 614.917.5507 | Email: Jennifer.Stivers@Stateauto.com

Policy No: BOP9592386
Claim No: PR-0000000-400470
Location: 119 -121-126 N Poplar Street Dresden, TN 38225

Appraisal Acknowledgment / Partial Declination of Coverage

Dear Ms. Stivers:

Please see our responses to your letter in bold blue font below:

State Automobile Mutual Insurance Company ("State Auto") is in receipt of your correspondence dated July 19, 2022, wherein a demand for appraisal is made arising out of an alleged date of loss of December 10, 2021. While State Auto will proceed in accordance with the policy, there are genuine questions of coverage and State Auto reserves all rights under the Policy regarding coverage, including the right to maintain its coverage decisions outlined in this correspondence to you, the insureds and/or their agents, servants or employees.

The appraisal demand was made due to the insureds disagreement with your adjuster, and now your consultants, incorrect amount of loss calculations. However, there are no genuine questions of coverage and there is no legitimate way to maintain such a position in light of the fact that the costs listed in our estimate are applicable solely to the ongoing mitigation efforts and proper restoration methods of the roof, exterior brick, exterior siding, and interior water damages caused by the tornado. Respectfully, wear and tear is an exclusion only as a cause of loss, but not as a condition of damaged property. If wind damage is present, then wear and tear has no bearing on this claim except as an existing condition that should simply be depreciated.

Appointment of Appraiser

State Auto is aware you have appointed Ben Perry, as the insured's appraiser. State Auto hereby appoints **Craig Betts** as our appraiser. State Auto will ask Mr. Betts to coordinate , directly with Mr. Perry to discuss and attempt to reach an agreement regarding an umpire as well as an agreed appraisal protocol for proceeding with the appraisal. His contact information for you to provide your appraiser is:

Nowhere in the policy could we locate a term that allows either party to "ask" the appraisers to do anything, including the creation of a protocol, as the provision itself governs. It explicitly tells them what to do and when to do it.

Craig Betts
Phone: 615-809-6591
Email: 3Betts@Comcast.net

Mr. Betts is authorized to retain any and all outside consultants he believes can assist in determining the amount of loss, and to the extent necessary in determining causation. We expect the appraisers to collaborate in good faith and agree to an independent umpire qualified to assess claims for damage to this property.

You do not have the authority to authorize Mr. Betts to retain outside parties to participate in the appraisal process because the panel's authority is limited to what is granted in the insurance policy or granted by some other express agreement of the parties. In this instance, there are no agreements outside of the provision. Your *authorization* to direct this appraisal, order your appraiser to act, or any acts - other than you naming a *competent* and *impartial* appraiser, will be rejected. The provision clearly states that you pay your appraiser and bear the expense of the umpire equally, which is the extent of either party's involvement. Only the panel can agree to bring in outside experts.

In the event they need the court's assistance, we expect to work with you to jointly approach the court to obtain appointment of a qualified and independent umpire. To the extent Mr. Betts is unable to obtain cooperation from your appraiser in compliance with the Policy conditions, he is further authorized to coordinate directly with the umpire to establish an appraisal protocol that sets the scope of the appraisal, and to submit his findings to the entire appraisal panel.

"The two appraisers will select an umpire. If they cannot agree, either may request that selection be made by a judge of a court having jurisdiction". Again, nothing you have stated is found in the provision, but I am sure the appraisers will cooperate with each other to complete the appraisal accordingly.

The appraisal panel will need to determine the following:

- Replacement Cost Value of damage
- Actual Cash Value of damage

Again, you are mistaken, as this provision only requires the appraisers to "state separately the amount of the loss", and I was unable to find any policy condition that would give your appraiser any additional powers or authority to set the amount of loss – as shown in the provision below.

Please refer to the insured's policy, **Businessowners Special Property Coverage Form (BP0002 12/99)**, which states, in part:

E. Property Loss Conditions

2. Appraisal

If we and you disagree on the amount of loss, either may make written demand for an appraisal of the loss. In this event, each party will select a competent and impartial appraiser. The two appraisers will select an umpire. If they cannot agree, either may request that selection be made by a judge of a court having jurisdiction. The appraisers will state separately the amount of loss. If they fail to agree, they will

submit their differences to the umpire. A decision agreed to by any two will be binding. Each party will:

- a. Pay its chosen appraiser; and
- b. Bear the other expenses of the appraisal and umpire equally.

If there is an appraisal, we will still retain our right to deny the claim.

Appraisal Cannot Resolve Coverage Questions

By complying with the terms of the appraisal clause, State Auto reserves and does not waive the right to deny coverage for damage sought or awarded by the appraisal that are not covered by the Policy. Indeed, State Auto has already conducted its claim investigation and determined that certain items made part of the claim, including but not limited to the interior water damage observed to the ceiling, wall finishes and roof framing throughout the second level of the building, were not damaged by a covered cause of loss that occurred during the policy period. Rather, it was determined these areas were damaged in a manner consistent with long term and reoccurring exposure to water infiltration from the roof. It was evident that a section of the roof framing had been replaced, the roof above this area exhibited signs of ponding water.

I totally agree that appraisal cannot determine coverage issues, but coverage has already been extended and partial payment made for the tornado; however, you are intentionally using *conditions* that you are well aware existed prior to the loss to conflate them as being an excluded “cause of the loss”. This theory is impossible when compared to the known facts and sworn affidavit of the most qualified subject matter expert for this property. (see insureds affidavit) The signs of staining and the wear and tear from age were present before, and at the policy inception date. The conditions of the upper floor and would certainly be excluded if they were the actual “causes” of this loss and there was no new water intrusion from the tornado damaged roof. However, that is not the case, and none of the exclusions you have listed could have possibly caused the roof, gutter, and brick damage that resulted in the water ponding and intrusion into the second and first floors. (see rebuttal and affidavit)

Several Exclusions Potentially Bar Coverage in Whole or In Part for the Claim

Clearly, there are several coverages listed here that are not being applied through misinterpretation and confusing the definition of the policy terms, and carefully placed with a contemplated exclusion section that conveniently omits anything about available coverage or endorsements that are available to the insured.

State Auto directs your attention to the following exclusions which may apply in whole or in part, to preclude coverage for a portion of your claim.

A. Exclusions

2. We will not pay for loss or damage caused by or resulting from any of the following:

k. Other Types Of Loss

- (1) Wear and tear;
- (2) Rust, corrosion, fungus, decay, deterioration, hidden or latent defect or any quality in property that caused it to damage or destroy itself;
- (4) Settling, cracking, shrinking or expansion;

But if an excluded cause of loss that is listed in **B.2.k.(1)** through **B.2.k.(7)** results in a “specified cause of loss” or building glass breakage, we will pay for the loss or damage caused by that “specified cause of loss” or building glass breakage.

No damages that were not caused by the tornado have been presented to you and nothing you have averred to as being caused by or resulting from any exclusion has been – or will be – claimed by the insured. You are merely conflating conditions with causes of loss.

3. We will not pay for loss or damage caused by or resulting from any of the following B.3.a. through B.3.c. But if an excluded cause of loss that is listed in B.3.a. through B.3.c. results in a Covered Cause of Loss, we will pay for the loss or damage caused by that Covered Cause of Loss.

c. Negligent Work Faulty, inadequate or defective:

(2) Design, specifications, workmanship, repair, construction, renovation, remodeling, grading, compaction;

(4) Maintenance;
of part or all of any property on or off
the described premises.

Now please refer to the Limited Coverage for “Fungi”, Wet Rot, Dry Rot and Bacteria Endorsement BP2171 11/02

This is not applicable to the items you are contesting.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY. LIMITED COVERAGE FOR “FUNGI”, WET ROT, DRY ROT AND BACTERIA

This endorsement modifies insurance provided under the following:

BUSINESSOWNERS SPECIAL PROPERTY COVERAGE FORM

The following provisions apply:

But only “if” they are applicable – but they are not. Your experts have not provided any supporting evidence in their conflicted and inaccurate report and estimates, all of which are refuted by the attached affidavit and rebuttal.

A. Fungi Or Bacteria Exclusions

1. Paragraph A.5.1.(5) of the Increased Cost of Construction Additional Coverage is replaced by the following:
 - (5) Under this Additional Coverage, we will not pay for:
 - (1) The enforcement of any ordinance or law which requires demolition, repair, replacement, reconstruction, remodeling or remediation of property due to contamination by “pollutants” or due to the presence, growth, proliferation, spread or any activity of “fungi”. wet or dry rot or bacteria; or
 - (b) Any costs associated with the enforcement of an ordinance or law which requires any insured or others to test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to or assess the effects of “pollutants”, “fungi”, wet or dry rot or bacteria.

None of the above have been claimed or submitted in this claim to date nor do any of them apply to our estimates. See affidavit and supporting documentation.

2. The following exclusion is added to Paragraph B.1.Exclusions:

h. "'Fungi'. Wet Rot, Dry Rot And Bacteria Presence, growth, proliferation, spread or any activity of 'fungi', wet or dry rot or bacteria,

But if "fungi", wet or dry rot or bacteria results in a "specified cause of loss", we will pay for the loss or damage caused by that "specified cause of loss".

This exclusion does not apply:

- 1) When "fungi", wet or dry rot or bacteria results from fire or lightning; or
- (2) To the extent that coverage is provided in the Additional Coverage - Limited Coverage For "Fungi", Wet Or Dry Rot And Bacteria (contained in the Limited Fungi or Bacteria Coverage) if any, with respect to loss or damage by a cause of loss other than fire or lightning.
3. Paragraph B.2.k.(2) of the Exclusions is replaced by the following:
 - (2) Rust or other corrosion, decay, deterioration, hidden or latent defect or any quality in property that causes it to damage or destroy itself;

B. Limited Fungi Or Bacteria Coverage 1. The following Additional Coverage is added to Paragraph A.5. n. Limited Coverage For "Fungi", Wet Rot, Dry Rot And Bacteria

- (1) The coverage described in paragraphs B.1.n.(2) and B.1.n.(6) **only applies when the 'fungi', wet or dry rot or bacteria are the result of a "specified cause of loss"** other than fire or lightning, that occurs during the policy period and only if all reasonable means were used to save and preserve the property from further damage at the time of and after that occurrence.

I agree, and therefore this entire section does not even apply to the insureds claim and is not applicable to the causation of this loss in any way.

We will pay for loss or damage by "fungi", wet or dry rot or bacteria. As used in this Limited Coverage, the term loss or damage means:

- (a) Direct physical loss or damage to Covered Property caused by "fungi", wet or dry rot or bacteria, including the cost of removal of the "fungi", wet or dry rot or bacteria;
- (b) The cost to tear out and replace any part of the building or other property as needed to gain access to the "fungi", wet or dry rot or bacteria; and

There is no contemplation of needing to access fungi or bacteria by us.

(c) The cost of testing performed after removal, repair, replacement or restoration of the damaged property is completed, provided there is a reason to believe that "fungi", wet or dry rot or bacteria are present.

- (2) The coverage described under this Limited Coverage is limited to \$15,000. Regardless of the number of claims, this limit is the most we will pay for the total of all loss or damage arising out of all occurrences of "specified causes of loss" (other than fire or lightning) which take place in a 12-month period (starting with the beginning of the present annual

policy period). With respect to a particular occurrence of loss which results in "fungi", wet or dry rot or bacteria, we will not pay more than the total of \$15,000 even if the "fungi", wet or dry rot or bacteria continues to be present or active, or recurs, in a later policy period,

- (3) The coverage provided under this Limited Coverage does not increase the applicable Limit of insurance on any Covered Property. If a particular occurrence results in loss or damage by "fungi", wet or dry rot or bacteria, and other loss or damage, we will not pay more, for the total of all loss or damage, than the applicable Limit of insurance on the affected Covered Property.

There is no loss or damage by fungi or dry rot or wet rot being claimed in our estimate..

If there is covered loss or damage to Covered Property, not caused by "fungi", wet or dry rot or bacteria, loss payment will not be limited by the terms of this Limited Coverage, except to the extent that "fungi", wet or dry rot or bacteria causes an increase in the loss. Any such increase in the loss will be subject to the terms of this Limited Coverage.

We agree that the cause of loss and damage that is being claimed was not caused by any exclusion you have listed and no "limited coverages" listed in the policy shall apply.

- (4) The terms of this Limited Coverage do not increase or reduce the coverage provided under A.5.d. Collapse, or A.5.e. Water Damage, Other Liquids, Powder Or Molten Material Damage Additional Coverages.
- (5) The following applies only if Business Income and/or Extra Expense Coverage applies to the described premises and only if the suspension of "operations" satisfies all terms and conditions of the applicable Business income and/or Extra Expense Additional Coverage.
- (c) If the loss which resulted in "fungi", wet or dry rot or bacteria does not in itself necessitate a suspension of "operations", but such suspension is necessary due of loss or damage to property caused by "fungi", wet or dry rot or bacteria, then our payment under the Business Income and/or Extra Expense is limited to the amount of loss and/or expense sustained in a period of not more than 30 days. The days need not be consecutive.
- (d) If a covered suspension of "operations" was caused by loss or damage other than "fungi", wet or dry rot or bacteria, but remediation of "fungi", wet or dry rot or bacteria prolongs the "period of restoration", we will pay for loss and/or expense sustained during the delay (regardless of when such a delay occurs during the "period of restoration"), but such coverage is limited to 30 days. The days need not be consecutive.

No remediation of fungi or bacteria is contemplated or charged in our estimate, nor was it needed at the time of our submissions. If it is needed, your delays would be the cause of that loss.

C. Fungi Definition 1. The following definition is added to Paragraph H. Property Definitions: "Fungi" means any type or form of fungus, including mold or mildew, and any mycotoxins, spores, scents or by-products produced or released by fungi.

Exclusion B.2. precludes coverage for loss or damage caused by wear/tear, deterioration, et al. Accordingly, to the extent that any loss or damage was caused by these events, , State Auto

reserves its rights with respect to Exclusion B.2.

Exclusion B.3. precludes coverage for loss or damage caused by maintenance accordingly, to the extent that any loss or damage was caused by or results from the failure to act of any person or group of people, State Auto reserves its rights with respect to Exclusion B.2.

Again, none of these conditions apply to our estimate or the claim for damages.

The coverage described in B.1n (2) and B 1.n(6) precludes coverage for loss or damage caused by or resulting from fungi, wet or dry rot or bacteria are the result of a “specified cause of loss” other than fire or lightning, that occurs during the policy period and only if all reasonable means were used to save and preserve the property from further damage at the of and after that occurrence. Accordingly, State Auto reserves its rights with respect to coverage B.1n (2) and B 1.n (6).

The insured is not claiming any of these exclusions that you are attempting to apply.

Any disagreement on whether the reported weather event made the basis of the Claim caused covered damage to the Property cannot be resolved by appraisal. Thus, in accordance with the appraisal clause, State Auto retains the right to decline to pay any appraisal award, or a portion thereof, that assesses the cost to repair a condition or damage that is not the result of a covered loss which occurred during the policy period.

There is no disagreement that the tornado is the cause of the loss and the damages claimed by the insured. The roof, rear gutters, and the brick sustained severe wind damage that allowed the water intrusion into the structure, ceilings, and walls - and the insured has taken all steps required to mitigate these issues. (See affidavit).

Because you have invoked appraisal, be assured it is State Auto’s intention to participate in good faith and work to resolve as many amounts of loss disagreements as possible. However, if an appraisal award is (1) made without authority; (2) the result of fraud, accident, or mistake, or (3) is not in compliance with the requirements of the Policy, it is not valid and can be overturned. To that end, you should be aware that knowingly including damages in an appraisal award that are not covered losses, or appointing an appraiser who is not “competent and impartial”, may cause any appraisal or resulting award not to be in compliance with the Policy.

I could not have said that better myself. Rest assured the damages we have presented were a result of the tornado and all statements are based upon supporting facts and sworn testimony from the subject matter expert of those buildings – the insured. Quite frankly, you are the only one who has not been in compliance with the policy to this point, and your representatives still have not presented one iota of evidence of the insured failing to do so..

State Auto reserves all rights under the Policy and at law. We note that the entire Policy is incorporated herein by reference. No actions taken by State Auto and/or its authorized agents, adjusters or representatives are to be construed as a waiver or estoppel of any rights or defenses, nor are any of the Policy’s terms, conditions or provisions waived. State Auto expressly does not waive its right to deny coverage for any valid reason, and we remind you that the appraisal process does not excuse your client from complying with all Policy conditions.

You are further notified that State Auto does not intend to, nor does it, by any of its actions, waive, modify or alter any of the terms, provisions, conditions, duties or exclusions contained in the policy of insurance.

Subsequently, not one of these exclusions has been claimed as being the cause of the loss. Nevertheless, these conditions must still be abated to accomplish the proper repair of the roof, structural brick, etc. Even the IBEC states that the replacement of non-damaged components is routinely necessary for the required repair and/or replacement of storm damaged components. Intentionally conflating these “conditions” as a cause of loss that you know is not applicable in order to deny coverage and circumvent the intent of this appraisal process is not appropriate or ethical by any standard.

After your review of the insureds rebuttal of your experts report, I trust that you will promptly rescind the partial declination of coverage and allow the appraisal process to proceed to its proper conclusion and a correct amount of loss. In any case, we have clearly shown there are no legitimate coverage disputes and if any arise, the provision still allows you to retain the right to deny the claim.

If you have any further questions or concerns, do not hesitate to contact me.

Insureds Affidavit

EX 8

GENERAL AFFIDAVIT OF FACTS

Affiant Claim Number: PR-400470

I, the undersigned, do hereby affirm and attest that the following statements pertaining to my claim are true and correct to the best of my knowledge and belief:

I applied to State Auto Insurance for coverage, they inspected the property, and accepted my premium for the risk with a replacement cost insurance policy. There was no damage to roof, framing, or brick noted by State Auto at any time then, or thereafter, and the roof and upper floor areas were never excluded from coverage.

I have faithfully paid my premiums since that time and State Auto has accepted my risk every year upon its renewal since the inception date.

The existing roof was installed several years ago and has had one minor leak reported since that time. The leak was repaired, and the roof has been properly maintained since its installation.

This area referred to as "recent framing" in report was replaced for extra support shortly after purchase and was not the result of a damage event to the structure. The debris underneath that area was there before the work was performed. The "ponding water" observed on the roof above this area was caused by the tornado when it lifted the rear elevation gutter and roof area allowing water to pour in. Some plaster damage was pre-existing and some of it happened during the tornado event.

There has not been long term or reoccurring water infiltration from the roof into the building as staining and wear and tear were present at purchase and have remained unchanged until the tornado on the date of loss.

The tornadic winds blew shards of dimensional lumber debris that embedded into many random areas across all three roof systems which caused considerable water intrusion into the rear upper floor. We removed the projectiles from the roof and repaired upon discovery.

The tornadic winds have warped the right elevation wall causing exterior and interior damages to the brick and immediate water intrusion in many areas.

The Independent agent's staff can, and did, affirm that there has only been one leak in the building in many years prior to installation of roof. At the time of the tornado, both tenants had recently completely remodeled their spaces, further proving there were no pre-existing leaks.

January 12, 2022

Mr McFadden,

My sister Gena Stalling forwarded the email addressed to my father Joe Anderson sent to her on your behalf by Tammy Ducote of Engle Martin and Associates. My sister is not the policy holder of the insurance covering my damaged buildings nor does she have any ownership in the the buildings. Secondly my father who was once an ownership partner in these buildings is deceased, he passed March 1, 2020. Going forward I request all communications to be addressed to me personally.

I spoke with you via phone for 11 minutes, 10:13 AM March 11, 2020. Reviewing my notes from this conversation you indicated your report had been filed with State Auto Insurance and I would soon be receiving an initial payment from State Auto. You communicated should I have any further expenses in repairing my buildings this would be addressed in future additional payments. I understood that this claim would be reviewed every 30 days or sooner until a final resolution is made. I made it clear in the aftermath of the tornado which hit Dresden there is a delay in getting contractors in to make the repairs needed and we are at presently trying to stabilize the buildings to prevent any further damage. If you have a different understanding of our conversation please let me know.

In your letter dated January 11, 2022 which was sent as an attachment on an email you indicated you are waiting for me to submit invoices for mitigation expenses and an estimate for repair from my contractor(s) before this claim will proceed. This is the first I have heard you were waiting on any documentation to be provided by me before you proceed. As I indicated in our phone conversation because of the widespread damage to Dresden getting estimates is not a simple task. Also your letter only mentions the roofs on 121 and 123 N. Poplar. I want to be clear the damage to the building for the roof leaks is in the buildings 119, 121 and 123 N Poplar.

In our phone conversation I understood I would be getting an initial payment from State Auto and then in your letter you are telling me you are waiting on me to provide invoices and and estimates before you file your report. Which is it?

Please let me know at your earliest opportunity what if anything I need to do to move this claim forward. I would also request you provide me a copy of any reports you submitted to State Auto regarding this claim.

Respectfully,

Gwin Anderson
227 E. Locust Street
Dresden, TN 38225
Email: gwin.anderson@gmail.com
731 571-1654

No one from State Auto has consulted with me in regard to any of the actual facts and circumstances of this loss which would have easily resolved this confusion.

The debris underneath the area was there before the work was performed and the "ponding water and debris" observed was caused by the tornado when it lifted the gutter up causing major water intrusion. Some plaster damage was pre-existing and some of it happened during the tornado event.

The damages restoration costs listed in the Public Adjuster estimate, photos, and rebuttal documentation were solely the result of the tornado which is covered by my policy.

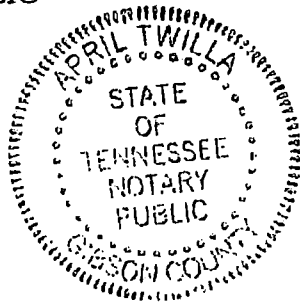
Edwin Gwin Anderson
Affiant Name (Printed)

Edwin Anderson
Affiant Signature

STATE OF: TENNESSEE
COUNTY OF: Gibson

Subscribed and sworn to before me this 12th day of December, 2022.

April Twilla
NOTARY PUBLIC



My commission expires: 07/16/2024

HEIDELBERG & MULLENS, INC

INSURANCE CLAIMS CONSULTING, APPRAISAL, & UMPIRE SERVICES

William Scott Heidelberg, President

PH: 731.225.4187



Background

Mr. Heidelberg has a long history in residential and commercial general construction. He has lengthy experience in construction techniques and materials, having been self-employed in the industry since 1991. Mr. Heidelberg started in the construction industry as a framing employee for a residential development company in 1989 and continued form his own construction company in 1991, in which he performed as a sub-contractor and general contractor for twenty years.

Mr. Heidelberg has been a licensed independent insurance adjuster since 2005 and has adjusted thousands of claims that range from simple residential to extremely complex commercial and industrial claims. He has been an advocate for both the insurer as an IA and an advocate for the insured as a restoration contractor.

Mr. Heidelberg has been trained in applied electricity, heating, ventilating and air conditioning, as well as plumbing by a major mechanical contractor and held a related position for more than five years. He is knowledgeable in codes for building and mechanical trades.

Mr. Heidelberg currently performing inspections, documentation, and analysis of peril related damage, maintenance related damage, building envelope related failures and damage including roofs, cladding, windows, doors and water proofing systems. He is currently accepting assignments as appraiser for insurers and insureds in simple and complex disputes. He is currently accepting appointments as umpire in simple and complex appraisals. He is experienced in premises liability evaluation and surveys pertaining to insurance underwriting. These inspections encompass residential, commercial, industrial, civic, religious, hospitality, and multi-family residential building types.

Professional Construction Experience

Mid-South Services, Inc, Jackson, Tennessee 2007-2010

- Operating Partner
- Specializing in renovations of residential dwelling and insurance restoration construction.
- Wind, Water and Fire Mitigation and Restoration.
- Exterior and Interior.

- Sales

Jackson Construction, Jackson, Tennessee 1994-2007

- General construction duties including framing and finishing carpentry, tile installation, plumbing, HVAC and electrical.
- New Luxury Dwelling Construction Project Management
- Cantilever Construction on Steep Grades
- Multi-Family Dwelling Construction
- Planning and Design of Developments
- Large-Scale and Small-Scale Commercial Restaurant and Bar Renovation
- Restaurant and Bar Design and Layout
- Commercial Restroom Construction
- Commercial Assembly Place Building Codes Specialist

Restoration Specialists, Inc, Jackson, Tennessee 1998 – 2004

- Owner/operator.
- Specializing in renovations of residential dwelling and insurance restoration construction.
- Wind, Water and Fire Mitigation and Restoration

McIntosh Development 1989 – 1991

- General construction duties including framing and finishing carpentry

S.M. Lawrence Company, Inc Mechanical Contractors 1986-1991

- Residential HVAC, electrical, and plumbing. Installation of residential HVAC systems.
- Commercial HVAC, electrical and plumbing, including zone systems
- Commercial design and installation of HVAC systems
- Industrial design, installation and maintenance of HVAC systems and controls systems, including heavy load industrial chiller systems, variable air volume systems and pneumatic control systems.
- Troubleshooting, electrical and HVAC systems and diagnostics of performance.
- Residential, Commercial and Industrial Air Balancing
- Troubleshooting, electrical and HVAC systems and diagnostics of performance.
- Residential, Commercial and Industrial Air Balancing
- Certified by American Standard, Trane and Carrier as an installer and technician.
- Memphis State University in Co-op program with SML Inc. (Mechanical Engineering)

Professional Insurance Claims Experience

Licensed Independent Insurance Adjuster 2005 – Present

- Kentucky, Indiana, Arkansas, Oklahoma, Texas, Louisiana, Mississippi, Alabama, Florida, Georgia, South Carolina, North Carolina, and Connecticut.

- Eligible in any state.
 - Thousands of successfully closed claims including residential property, commercial property, industrial, liability, retail liability, marine, total loss fire and water related, total loss commercial losses, bio-hazard losses.
 - Hundreds of successfully closed large loss residential and commercial claims including shopping centers, churches and industrial/warehousing buildings. Several claims in excess of \$2,000,000.00 loss.
 - Participation as an independent insurance adjuster in every major tropical event since 2005 in the US, as well as most wind and hail events during this time. Participation in wildfire catastrophe as well.
 - Trainer
-

Professional Alternative Dispute Resolution Experience

- Appraiser, Carrier and insured appointed, 2012 – 2021
 - 500+ appointments by insurers, 100+ appointments by insureds.
 - Umpire, 2015 – 2021
 - Years of experience successfully settling claims in litigation for insurers.
 - Years of experience in working on behalf of insurance carriers, with attorneys, public adjusters, and forensic engineers to find fair and honest settlements for my clients.
 - Years of ADR carrier training
 - Fair, ethical, and honest professional practices
 - Policy knowledge
 - Estimating software expertise.
 - Trainer
-

Education and Certifications

- State Farm Certified
- NFIP
- USAA Certified
- TWIA Certified
- IICRC – FSRT, WRT
- Licensed General Contractor (retired)
- Memphis State University, Non-traditional student. Mechanical Engineering
- HVAC Trade School
- Jackson State Community College, General Education.

Andrew J. Fraraccio

570 New Waverly Place, Suite 220, Cary, NC 27518
Tel: 919.345.0548 / Fax: 866.369.1755 / email: andyf@intrustclaims.com

Property Loss Consulting / Appraiser / Umpire / Loss of Business Income

Profile:

Mr. Fraraccio carries 28 years of experience as independent insurance appraiser, umpire, adjuster, and property loss/business interruption consultant. Mr. Fraraccio also provides a diverse range of construction-related services with expertise in restoration and reconstruction of existing custom-built real property, and personal property. Mr. Fraraccio has served as an expert appraiser and umpire in hundreds of loss disputes nationally on behalf of individuals, insurers, and business-owners. He is responsible for Calculating Loss of Business Income, Project Management, Cost-Estimating, Scope Development, Damage Evaluations, Building Code-Compliance, Appraisal-Umpire Appointment, and Litigation Expertise. Among numerous selected achievements, Mr. Fraraccio served as umpire and appraiser for hundreds of large losses nationally, for commercial and residential structures, and contents. In addition, he settled several thousand business interruption losses and disputes throughout the United States, spanning 3 decades.

Additional Selected Achievements

Mr. Fraraccio developed and presented lectures and educational seminars to insurance carriers, law firms, and associations regarding property loss dispute resolution, appraisal, and arbitration. These educational seminars involve extensive research including state statutes and case laws, nationally. He is a nationally-recognized expert in litigated insurance claim disputes. He was also retained as an expert to settle scores of flood litigation claims for the NFIP and Write-Your-Own (WYO) insurance carriers.

Mr. Fraraccio has set industry standards in estimating software through research and Development of Digital Documentation Systems; also known as MS/B estimating system. He also set industry standards in the formatting and language used in captioned reports throughout the industry. He founded and principally operates Intrust Claim Servicing, Inc., a nationally-recognized dispute resolution and loss consulting firm.

Education:

Electronics Technology Degree: (3.84/4.0 G.P.A.): United Electronics Institute, Tampa, FL (1986)
University of South Florida: Business Management Courses (1986-1990)
St. Petersburg Jr. College: Business Management Courses (1991-1992)
Manatee Jr. College: Business Management Courses, Technical-Writing, Physics 1-3, CAD and other engineering-related courses (1982-1983, 1988-1990)

Mr. Fraraccio's education and career experience also include Insurance Law, Electronic Engineering, and Research and Development.

Licenses/Certifications:

Umpire Certification – FL WIND Network
Appraiser Certification – FL WIND Network
Independent Adjuster License, State of North Carolina (License #NPN 1290237)
Independent Adjuster License, State of Florida
Independent Adjuster License, State of Texas
Independent Adjuster License, State of Alabama
Independent Adjuster License, State of Georgia
Independent Adjuster License, State of Louisiana
Independent Adjuster License, State of Mississippi
IICRC WRT Certification / IICRC Fire and Smoke Restoration Certification
State Farm Flood Certification
Former Member of National Association of Independent Insurance Adjusters (NAIIA)
FEMA (DHS) Contractor Certification (Badge Number 7608306526)
National Flood Insurance Program (NFIP) Large Commercial Certification (FCN 06010133)

Experience:

3/2001 to Present: Intrust Claim Servicing, Inc. (ICS, Inc.)

CEO/Umpire/Appraiser

Responsible for handling everyday operations and management of this national loss consulting, independent appraisal and umpire services firm. These responsibilities include consulting and settling multi-million dollar large loss disputes, hiring appraisers and umpires, training of management, field adjusters, case managers, software implementation and website management. Estimation for commercial and residential property damages resultant from these perils: water, fire/smoke, wind, mold, flood, vandalism, collapse, earth quake, and construction defects.

10/2011 - Present: Advanced Adjusting, LTD.
General Adjuster/Consultant

Handled hundreds of large-loss flood claims for the NFIP and WYO carriers. Also, led the litigation team, handling and managing dozens of flood claims in litigation. Provided detailed protocols for, and settled many complex large losses for the company. Produced detailed scopes, exhibited estimating skills, produced presentations in negotiations with Attorneys and Public Adjusters for successful loss settlements.

1/2007 to 12/2019: Insurance Claims Group, Inc.
Consultant: Appraiser/Umpire

Provided detailed protocols for settling many large losses for the company. Also settled many large losses in the capacity of appraiser. Detailed scope, estimating skills, presentation and negotiation to appraisers and appraisal-umpires in successful loss settlements. Provided these services to insurance carriers, individuals, and business-owners.

5/2010 – 3/2011: Worley Catastrophe
Consultant: Large Loss/Business Interruption

BP Oil Spill: Advised and handled tens of thousands of large loss commercial Business Interruption claims throughout the Gulf of Mexico states (Texas, Louisiana, Mississippi, Alabama and Florida). Also supervised claims examiners and managed as liaison for several Florida panhandle offices.

5/1993 to 3/2001: Self-employed Independent Insurance Adjuster

During this 9 year period, Mr. Fraraccio worked as a daily claims adjuster and a catastrophe adjuster with an impeccable record for the following companies:

Claim Adjustment Specialists, Inc., Global Claim Services, Inc., Catastrophe Specialists, Inc., B & H Claims Service, IMS Catastrophe Adjusters, Pilot Catastrophe Services, Inc., National Catastrophe Adjusters, Inc. (NCA), T.M. Mayfield & Co., Catastrophe Insurance Adjusters, Reid, Jones, McRorie & Williams, United Gates and Pylant, N&C Claims, Inc., Equity Claims, Inc., Resource Services, Inc., Worley Catastrophe Response, Insurance Claims Group, Inc.

Mr. Fraraccio's professional experience with the above-listed companies covers claims concerning liability, appraisal losses, flood, hurricane, wind/hail, earthquake, freeze, and all other perils common throughout the continental United States.

Estimating Software: Xactimate / National Cost Estimator / Marshall & Swift / Simsol / Blue Book International

Benevolence: Mr. Fraraccio consistently volunteers his time and donates financial resources both locally and globally through various missions, helping the less fortunate improve their quality of life.



Zachary M. Baker
Claims@TDGroup.us
Mobile (815)988-3337

Curriculum Vitae

My involvement in family owned, small businesses began at a young age. I began working in the building trades at the age of fifteen. I became involved in large scale, historic renovations at the age of twenty as a "working" jobsite foreman. From age twenty through twenty-five, I became proficient at physically performing all of the building trades. This eventually led to a partnership in a fledgling real estate development firm. I became involved with the insurance industry seemingly by accident. I was assisting a storm restoration company on an insurance adjustment where in which Donan Engineering was involved. Soon after I spent the following two years performing ladder assists/consulting for Donan Engineering (while simultaneously acting as a Field Supervisor for a storm restoration company). This began what has become my entire career focus. While I still am engaged in real estate investments, my primary focus over the last (12) years has overwhelmingly been in the insurance industry. I have been fortunate enough to study under some of this industry's brightest minds (on both sides of the proverbial fence). The experience I have gained from working under RRCs, RROs, PEs, Attorneys and private business owners is what has allowed me to become proficient at settling large losses. There is still much that I have to learn, but I have been involved in hundreds of large commercial projects.

I am licensed as a Public Adjuster, but I do not utilize my licensing in the majority of cases I am involved in. I consider myself to be an extremely fair and reasonable individual. Most of my professional peers (on both sides) would tell you that I am both respectful and fair. Since 2013, the overwhelming majority of the claims I have adjusted, were settled without the aid of the Courts. I try my best to always maintain an unmatched work ethic, a tremendous sense of fair play, and am always willing to widen my professional knowledge from those who are more experienced. Above all else, I believe that if opposing parties meet on the common ground of good faith, any disagreement can be reconciled.

Currently, approximately 50% of my workload is processed via Appraisal. I find the "Alternative Dispute Resolution" process to be a more proficient way to handle losses because both interested parties are removed from the process. Additionally, I appear on the "Umpire List" of a number Independent Adjusters. I thoroughly support every position in each Appraisal and Adjustment. Even as someone who has spent most of my career representing the consumer, I believe that unnecessarily high estimates/awards lead to damaging the entire system (thus the consumer will inevitably suffer those consequences).

Education

2002-2003 Lincoln College
2003-2004 College of Dupage

Professional Experience

1998-2000 RJB Design
-General laborer

2000-2005 Gaynors Inc/Mr. Scotts LLC
-Assistant Management/Jack of all trades for different family businesses. Work responsibilities consisted of labor, restaurant/bar management, customer relations, small scale renovations of rental properties.

2005-2007 JMZ/JFMB Properties
-Job site floater on all active builds. Regularly performed roofing, carpentry, electrical, plumbing and demolition work.
-Rental Property Site Technician. I serviced more than 200 rental units in historic buildings that had not yet been renovated.

2007-2014 Urban Equity Properties
-Partner/Site Foreman. We focused on large scale, complete renovations of historic preservation properties, while also converting them to modern mixed-use developments. UEP is still a commanding presence in the Real Estate development markets of the Midwest.

2009-2011 Rockton City Council
-Councilman for the City of Rockton, IL

2010-2012 Donan Engineering
-Sub-contracted Consultant/Ladder Assist under Chris Hayes SE of Donan Engineering

2010-2013 Hytek Exteriors/GC
-Field Supervisor. Eventually became the Sales Manager and was the top grossing commercial salesman companywide from 2011-2013.

2013-Current Spartan Public Adjustments LLC
-Owner/Primary Adjuster. Spartan PA is a Public Adjusting firm with a focus on the complex (and often large) insurance claims that other firms would release (or that would otherwise result in a lengthy legal battle). www.SpartanPA.com

2014-Current The Heracles Group LLC

-Owner. The Heracles Group is a Real Estate development and management company with a focus on affordable, historic housing, with tenant service that is unmatched.

2017-Current The David Group LLC

-Claims Consultant. The David Group focuses primarily on claims consulting and all forms of alternative dispute resolution within the insurance restoration industry. We also offer our clients training in ethics, sales and logistical services within the industry. www.TDGroup.us

Additional Points of Recognition

- I am a P.L.A.N. Certified Appraiser and Umpire
- I have been involved in hundreds of commercial projects to date.
- I have been involved in projects/claims with a total cost in excess of 12M.
- I take a "hands on" approach to every file. I conduct my own destructive testing and produce detailed property analysis reports (and estimates) for many of my customers.
- I have upset people at times with my practical approach to public adjusting. There have been several occasions where I have talked commercial clients out of filing insurance claims when they clearly have been misguided by an outside influence. I believe that this industry has become needlessly adversarial (on both sides). Unfortunately, it is the consumer who often suffers as a result.
- I have completed both the level 1 and level 2 Xactimate training. I am proficient at writing both residential and commercial property adjustment/Appraisal estimates.
- I have been a part of as many as (60) Appraisals in a calendar year.
- I have been certified in Lead removal in the State of Illinois
- I have been certified in Asbestos removal in the State of Illinois
- I have been licensed to practice as a Public Adjuster in (12) states.
- I have been licensed (and am proficient) in nearly all of the building trades.
- I have completed to date (3) Certified Commercial Roofing Manufacturer Courses.
- I have worked directly with (3) different State Historic Preservation boards on large projects.
- Spartan Public Adjustments LLC/ Zachary M Baker to date has had zero disciplinary action taken against it from any of the Department of Insurances/Attorney General Offices in any of the states where we have been licensed.
- I am technologically "savvy". I can efficiently utilize all Windows related programs. I have also built several desktop computers.

Professional References

-**Attorney Raymond J Melton** has been successfully representing clients in and out of the courtroom for more than 20 years; he has tried more than 60 cases to jury verdict. Ray handles matters involving civil litigation including real estate, corporate litigation, real estate transactions and defends insurance carriers in. He regularly handles large, complex, multi-million-dollar transactions on behalf of his clients. Attorney Melton can attest to my ability, moral compass, and depth of industry related knowledge. We have work opposite of each other and now regularly work together on large loss cases. Attorney Melton is a Partner at the Chicago based Law Firm of Smith Amundsen.

Point of Contact: Mr. Ray Melton (Partner) (312) 350-8740

-**Urban Equity Properties** is a large real estate development firm that Spartan PA has done work for a number of times over the years. We have successfully negotiated several, millions of dollars' worth of claims for them.

Point of Contact: Mr. Justin Fern (Founding Principal) (815)505-5178

-**Pivotal Recruiting** is one of the largest recruiting service providers for the storm restoration industry. We have worked closely with some of the same clients for years. The owner has referred me to several clients of his and has witnessed the proficiency of my work at both firms.

Point of Contact: Matthew Snow (Owner) (773) 991-9975

-**Hytek General Contracting** is a commercial and residential roofing firm with offices in Chicago, Detroit, and Rockford, IL. We have successfully negotiated Insurance settlements for their customers (and their affiliated companies) consistently for the last few years. They continue to be a valued customer of ours.

Point of Contact: Mr. Joshua Wilson (630)776-3945

-**RAC Adjustments, Inc.** provides a comprehensive range of services including commercial and residential property adjusting, workers' compensation, vehicle appraising, catastrophe adjusting, special investigations, telephone adjusting, and third-party administration. I have been on the opposing end of adjustments opposite of their owner on several claims. He will attest to my character and ability as a Public Adjuster.

Point of Contact: Mr. Darrell S. Roum (Owner) (815)967-3201

-**TNT Property Group** is a large real estate development and management firm. Over the course of (5) years, we successfully obtained funding for complete replacements on every property they both owned and managed. Many of their developments are large multifamily properties (200+ unit properties) and large-scale commercial properties. As a result of our long standing, successful relationship, Mr. Tarandy had our firm do extensive work for his extended professional network.

Point of Contact: Mr. Mike Tarandy (Majority Owner) (773)671-3758

-**McDermaid Roofing & Insulating Co.** is the oldest commercial/union roofer in the City of Rockford, IL (and one of the largest in the State of Illinois). I have helped several of their large clients with claims related issues and have had a relationship with the company for more than (10) years.

Point of Contact: Paul Naretta (Owner) (815) 222-0074

-**Kaney Aerospace** is both an aerospace corporation/contractor and a property holdings firm that is still currently a customer of ours. They have several Industrial and Commercial properties (many of them in high security settings as a result of the airport and their dealings as an aerospace manufacturer). I have secured to date over (2) million in Insurance settlements for them (and have additional settlements of potentially 1.2M pending as a result of storms that occurred in 2020).

Point of Contact: Mr. Greg Steele (Property Agent/Manager) (815)978-5369

-**Windsor West Townhomes** is a large condominium/townhome development of more than (90) 3-4 bedroom townhomes. They initially received compensation of approximately \$22k from their Insurance Carrier after a large storm. We were retained and secured an (approximate) additional \$950k for them.

Point of Contact: Mr. Jon Pantano (Former President) (630)639-6592

-**Meiborg Brothers Inc** is a trucking and logistics firm headquartered in the Midwest. They are a current customer of ours, and I have successfully negotiated large property loss settlements for them several times in the past as well.

Point of Contact: Mr. Zach Meiborg (President/CEO) (779)210-3867

-**TNG Contractors INC** is a Commercial and Industrial builder headquartered in Nashville, TN. They have built many of the new hotels and gas stations in the Middle Tennessee area. We continue to work with them and all of their affiliated companies (and customers) on a regular basis. We have also negotiated large property settlements on Commercial properties owned by the Principal.

Point of Contact: Mr. Akbar Arab (Owner) (615)394-4196

-**Summit Exteriors** is a residential/commercial roofing company based in Illinois. Their owner is a former Independent Adjuster and Xactimate educator. I have resolved several large loss files with him over the past (10) years.

Point of Contact: Joshua Jacobson (Owner) (815) 847-8850

*Further references are available upon request. Some of our other large clients are listed below:

VishioForry PLLC, Safe Harbor Public Adjusters, NRG Restore, Attorney Scott Green, Kevin Patel, Blackhawk Motors, Shanahowe Transportation, Stenstrom Companies Ltd, Reg Ellen Machine Tool Corp, Victory Sports Complex, Ayushi Inc, First Baptist Church of Missouri, Abidon Inc Properties, McClenny, Moseley & Associates, Dr. Carl Patrncak and Associates, Comprehensive Community Solutions, Villa Vista Condominiums, Dowling Investments North LLC, Fratelli Investments LLC, Gaynor's Restaurants Group, The Hard Corporation Inc, Howard Johnson Hotels, Kramer Photographers, Golden Markets LLC, TriView Property Management LLC, Victory Church.

MARY JO O'NEAL, Sr. GA Adjuster
P.L.A.N. Certified Appraiser & Umpire, NFIP, CEA
2226 General Raines Dr., Murfreesboro, TN 37129
615-849-6400
Maryjo6400@aol.com

SUMMARY OF QUALIFICATIONS

- **Certified Appraiser with P.L.A.N. (Property Loss Appraisal Network)**
- **Citizens of Florida – Commercial GA Adjuster**
- 19 yrs experience Independent Catastrophe Adjuster for various insurance companies with strengths in knowledge of various policies, state guidelines and policy limits.
- 31 yrs experience in the construction industry with outstanding customer service skills and a high level of ethics and professionalism.
- 42 yrs experience in Residential and Commercial Real Estate sales with extensive client communication and service skills, Nashville Metropolitan Area
- Enthusiastic team player/builder, outstanding communicator and negotiator, one-on-one and groups, written and oral.
- Creative problem solving: maximizing resources and time management.
- Computer skills in Xactimate, Simsol and MS Office products, including paperless file transfer protocols & wireless communication systems.
- State adjuster licenses: Florida, Texas, Louisiana & Georgia
- California Earthquake Accreditation (CEA) Certified.
- National Flood Insurance Program (NFIP) Certified large commercial, dwelling, mobile home, small commercial
- National Incident Management Systems (NIMS) and Incident Command System (ICS) training.
- E-RAILSAFE approved (certification to drive in rail yards)

PROFESSIONAL EXPERIENCE

- **4 yrs experience as Senior Adjuster & Appraiser representing various carriers: Allstate, Encompass, and Esurance.**
- **Court appointed and/or selected umpire on numerous commercial & residential disputed claims throughout Tennessee and surrounding states with awards in excess of \$1.4 million. Invoked as umpire position to settle disputed claims on new auto dealerships, large chain restaurants, multi-unit condominium complexes, large building products retail center, large furniture retail stores, large city owned office & public works buildings, garage maintenance facilities and fire stations.**
- Flood catastrophe adjuster, certified since 2007 with 6 yrs flood adjusting experience in the field. Adjusted numerous claims in excess of \$1,000,000.00 in various states including TN, TX, LA, GA & MS
- **Flood certified for Large commercial, dwelling, mobile home and small commercial claims.**
- Evaluated damages, completed estimates, negotiated with policyholders or their contractors and settled claims in a professional manner with minimum or no supervision or file rejection.
- Managed multiple claim assignments, accomplished 1st contacts and set reserves within required time
- Consistently maintained priority of customer service skills along with time management in a highly pressurized, multi-tasking environment under emergency conditions.
- **Experience Sinkhole claims settling for Citizens of FL.**
- **Completed Citizens of FL Large Commercial Desk Adjuster training as a Commercial GA adjuster.**
- Experienced in adjusting commercial liability claims involving in-depth investigation of large commercial claims to establish cause or fault as well as bodily injury claims.
- Catastrophic Insurance Adjuster for Hurricanes Charlie, Francis, Jean, Katrina, Wilma, Gustov, Ike, Irene, Sandy, Harvey, Irma, Michael etc., and Tropical Storm Dolly.
- Participated in settling claim assignments as an appraiser as well as selected as an umpire on various claims.
- Catastrophic Insurance Adjuster for Hurricanes, Hail, and Tornado events in TX, IN, KY, TN, MN, MO, FL, KS, NC, VA, NJ, LA, IA MS and Flood events in TN, MS, LA, TX, FL and IL.

- Liability Claims Adjuster (Personal Injury, Commercial, Residential & Automotive)

CONSTRUCTION & REAL ESTATE

- Shared responsibility in floor plan selections and design with architectural changes, to setting and maintaining the construction budgets, overseeing the construction process and accomplishing the goal of higher profitability for the contracts.
- Assisted contractors with the overseeing of all phases of the building process while developing a working knowledge of residential construction.
- Managed multiple listings for sellers and builders/contractors while assisting multiple buyers in the selection, negotiation, loan qualification and closing process of all real estate transactions.
- Accomplished multi-million dollar sales awards several years in a row. Customer service as the main focus, with high ethical standards, professionalism and self-motivation attributing key factors.

HISTORY

2003 - Present

Adjusted for various independent adjusting companies since 2003 including, but not limited to, Worley Co., EA Renfro, Eberls, Pacesetter Claims, Team One, Bradley Stinson & Assoc., NCA, Administrative Strategies, Colonial Claims, RJMW & CIS Specialty Claims.

1976 - 2018

Key Concepts Real Estate	2017 - Present
Bob Parks Realty, Murfreesboro, TN	2013 - 2017
Encore Real Estate Assoc.	2007 - 2010
Prudential - Rowland Real Estate	1999 - 2007
Bob Parks Realty, Murfreesboro, TN	1997 - 1999
Crye-Leike Realty, Murfreesboro, TN	1995 - 1997
Prudential Real Estate Assoc.	1987 - 1995
Mayes Real Estate	1979 - 1987
General Contractor	1976 - 1989

EDUCATION & TRAINING

Certificate of Completion – Citizens of Florida Commercial DA Training Program (as a Commercial GA Adjuster)
 Certificate, Flood Certified, (NFIP) Large Commercial, Dwelling, Mobil Home & Small Commercial
 Certificate, Property Damage Course, Epps Insurance Training Program, Dallas, TX
 Certificate, Earthquake Accreditation
 Donan Engineering Roof Systems Course
 Certificate, Insurance License for the State of Tennessee
 Certificate, Auto Adjusting - Allstate
 Certification of Completion - Adjusting Auto Flood & Hail Losses training
 Certificate of Completion – Allstate Auto Adjusting Certification
 Business Education, Middle Tennessee State University
 Real Estate Fundamentals & Law, University of Tennessee

ADJUSTING LICENSE & CERTIFICATION

NFIP Certified FCN#05080114 (Including LG Commercial)
 CEA California Earthquake Certified
 Florida state adjusters License #E141507
 Texas state adjusters License #1263631
 Georgia state adjusters License #3335254

Louisiana State Adjusters License #522698
 Allstate Auto Adjusting Certification
 Tennessee Real Estate Affiliate Broker License
 Tennessee Insurance License

SPECIFIC INSURANCE ADJUSTING EXPERIENCE &/or CERTIFICATIONS

State Farm
 USAA
 Allstate (Property & Auto)
 Citizens of Florida (GA Commercial & Property)
 St Paul Travelers
 USF&G
 QBE & QBE 1st
 Liberty Mutual – LMAC (Core Adj.)
 NFIP Direct & various flood carriers & WYO co.'s
 Consumers Insurance Co. & Continental Western Ins. Co. (commercial liability and auto liability claims)

Nationwide (Wind, Hail & Flood)
 Citizens Of Florida
 Tower Hill (wind & flood) (dwelling & commercial)
 Shelter
 Safeco
 Farm Bureau
 American Family
 Guard Insurance (Commercial property loss claims)
 Farmer's (Fire Ins. Exchange) Flood

Russ Perkins

17457 E Bellewood Cir | Aurora, CO | 720.724.6491 | perkinsruss5@gmail.com

EDUCATION

- Blanche Thomas High School Graduate
2000
- Eastern New Mexico University College of Business 2001-2004

AREAS OF EXPERTISE/SKILLS

- Achieved consistent yearly brand sales increases of 20 % as commissioned Insurance restoration project manager.
- Twenty years in all types of construction with emphasis on property claims damage inspection, valuation, and estimating.
- Simultaneous supervision of numerous subcontractors on multi-state projects.
- Competent Independent Insurance Appraisals / Umpire Services / Appraisal Estimates / Appraisal Support.
- Profound knowledge of tools and equipment used in roofing
- Sound knowledge of safety procedures applied during roof replacement and installation
- Highly motivated professional with ability to work as a part of a team
- Exceptional physical capability to work at heights up to 40 feet
- Sound knowledge of federal regulations and local ordinances related to work
- **Skilled** at operating various electric tools that include grinder, sander, air compressor, high pressure hydraulic systems & other equipment
- Exceptional ability to interpret building specifications, codes and make square footage calculations
- Clear Understanding of all aspects of property damage inspections, replacement costs, and depreciation applications.
- Property and Casualty claims damage assessments implemented with Xactimate Estimating Software. Event Time line reporting.
- Inspection and submission of thorough and accurate property damage estimates w/photographic evidence / reports / presentations to insurance company executives and senior adjusters on behalf of insureds and company.
- Developing new client bases and implementing new services while representing company's best interests financially.

EMPLOYMENT EXPERIENCE:

- | | |
|---|----------------|
| • P & G Construction Consultants LLC | 2017 - Present |
| • Mile High Roofing, Inc. / Managing Partner | 2016 - 2017 |
| • Expert Exteriors LLC / General Manager / Sales Manager | 2013 - 2015 |
| • Total Home Exteriors LLC / Production Manager / Sales Manager | 2009 - 2010 |
| • OnTop Roofing, Inc. / Owner | 2006 - 2009 |
| • OnTop Roofing, Inc. - Denver Branch / Managing Partner | 2004 - 2006 |

MEMBERSHIPS: (PAST AND CURRENT)

- GAF Certified Contractor
- Colorado Roofing Association
- Certainteed Master Applicator
- National Roofing Contractors Association

REFERENCES:

- | | | |
|---------------------|-------------|--------------|
| • Kevin Fanter | Denver, CO | 720-441-8866 |
| • Randy Songstad | Memphis, TN | 901-870-5500 |
| • Blake Christopher | Denver, CO | 720-465-0329 |

State of Tennessee
Department of Commerce & Insurance
500 James Robertson Pkwy
Service of Process 10th Floor
Nashville, TN 37243-0565

